EXECUTIVE SUMMARY

2021 HOUSING AND NEIGHBORHOOD MARKET SEGMENTATION STUDY

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IN PARTNERSHIP WITH:
Housing is a human right that helps ground our lives. Our families, work, education, community activities, and even social relationships all rely on and are impacted by our housing conditions and situations. A community can only be great when every neighborhood is prosperous, and that begins with healthy, quality housing. There is strong evidence characterizing housing’s relationship to health and housing stability, quality, safety, and affordability all affect health outcomes, as do physical and social characteristics of neighborhoods. Without safe, healthy housing and neighborhoods, all of those things in our lives would change.

Since the start of my administration, my priority has been to revitalize our disinvested communities, with a mission to develop more affordable housing as key strategy to create equitable community development that uplifts those who have been left behind and empower communities that have been forgotten. The strategic investments we have made together since 2017 have begun to move the needle.

Upon taking office, a strong partner in the housing space, Sam Sanders, former Director of Mid City Revelopment Alliance shared the concept of a stakeholder group entitled Housing 1st Alliance. The Alliance would be comprised of our community’s affordable housing providers and support agencies to act as an advisory committee, and strategic partner to developing an implementation plan for EBR Parish’s affordable housing sector and align to work together to respond to emergencies or hazards that may impact housing.

I’m so proud to say that together we have achieved an initial milestone in our journey together – the completion of the first Housing Market Segmentation Study of East Baton Rouge Parish. This Market Segmentation Study provides a comprehensive analysis of our housing market and data that helps to explain why some areas are considered stable housing markets areas and others very unstable. It also explains many of the conditions that have led to the affordable housing crisis we face today.

This study was developed by UNC Greensboro’s Center for Housing and Community Studies (CHCS). This study made it clear that the lack of safe, adequate, accessible, and affordable housing is one of the greatest issues facing East Baton Rouge.

- Racial segregation and inequality over the years have led to concentrated poverty in some census tract areas that today remain 97-100% Black. Those same areas also have the greatest challenges in accessing health care and have the greatest levels of social vulnerability and the lowest life expectancy rates in the parish.
- While we have a large Black community, and a growing Hispanic population, homeownership for these groups in East Baton Rouge Parish has lagged behind Non-Hispanic White households. Too many of the rental housing units that low-income families can afford is substandard and unhealthy.
- More than half of renters are considered “cost-burdened” by the US Department of Housing and Urban Development, paying more than 30% of their income towards rent.
- More than 16% of existing housing units are vacant with thousands of properties listed as distressed and in tax foreclosure.

While progress has been made by our administration and so many other partners and residents, we all know there’s still more work to do and that we need to let data drive the approach. The Housing Study provides the data necessary to embark on a process to develop a Safe, Healthy Housing and Neighborhoods Plan to help guide development and meet the housing needs of ALL people in our region.

Organizations like Mid City Redevelopment, Build Baton Rouge, Healthy BR, EBR Parish Housing Authority and the City of Baton Rouge’s Office of Community Development continue to bring the stakeholders together to plan for a more robust affordable housing sector that can work together to respond to challenges.

We’re calling partners to join us at this table. The completion of this study marks the beginning of the next phase of the Housing 1st Alliance, one where the original partners and new partners come together to develop the implementation plan for the five recommendations in the Housing Market Segmentation Study. I invite you to access the EBRP Housing Market Segmentation Study on our website: brla.gov/communitydevelopment.

Thank you for your continued support of Baton Rouge communities!

Mayor-President Sharon Weston Broome
THE SUMMARY
This is a summary of Housing 1st Alliance's Market Segmentation Study in Coordination with Several Community Partners and UNC Greensboro Center for Housing & Community Studies.

INTRODUCTION
As noted in the 2019 – 2023 East Baton Rouge Parish Consolidated Plan & 2019 Annual Action Plan of the City of Baton Rouge and Parish of East Baton Rouge, “Lack of safe, adequate, accessible and affordable housing continues to be the biggest issue facing the Baton Rouge area. The aging housing stock continues to deteriorate, even more so after the 2016 floods, and many hurricanes and tropical storms impacting the area. According to the report, “This has led to substandard housing conditions for many low-income families.”

The project has involved compiling, analyzing, and mapping local jurisdictional, state, and national data sources on residential housing. We have analyzed local mortgage markets, house sales, public housing, voucher programs, market rental patterns, fair housing issues, and other data. A sub-market analysis, or ‘market segmentation model,’ of the Parish has been created from this data for the purpose of developing strategies that work in each of those market areas. This is because each market area has unique characteristics and features and the same type of strategy to increase affordable housing in one area may not work in another.

Housing stock and market data, vacancy rates, community condition, health outcomes, and other neighborhood characteristics are all considered in the process of creating recommendations for each of the market areas. In doing so, the study aims to center the issue of health as both individuals’ and community health – as a major factor impacted by the quality of our housing accessibility and conditions to inform not just our housing development future, but also our future.

SEGMENTATION ANALYSIS
In modeling overall housing and quality of life conditions in the Parish, we began with 138 variables covering housing values, housing conditions, population characteristics, neighborhood conditions, 311 reports, health impacted communities, land use, etc. We were able to reduce our model to 56 variables that positively or negatively impacted housing values in each neighborhood and were statistically significant. Each variable was "binned" based on their raw score ranked in quintiles and scored from 1-5 (extremely weak to stable). We then created a summative index (a variable with all 56 variables added together).

MARKET SEGMENTATION STUDY

AFFORDABLE HOUSING
Home is the essential foundation for everything else in a person’s life. The availability of fair, affordable, and safe housing plays a critical role in the economy and in communities by creating jobs, attracting new industry, reducing the incidence of foreclosures, increasing local tax revenues, and allowing working families to spend more on health, education, food, and other needs. Suitable housing stock, stable communities with few vacant properties, well-planned public spaces, and strong “collective efficacy” among neighbors have also been linked to reducing crime and enhancing quality of life. Shortage of affordable housing, public housing projects that create and maintain concentrations of poverty, lack of public transit to access affordable options in better neighborhoods, suburbanization, zoning and planning favoring creation of exclusive neighborhoods, and the disparate impact of mortgage lending practices are some of the structural barriers to housing choice that have made it difficult to overcome the legacy of segregation, leaving some neighborhoods in perpetual poverty with few opportunities for improvement.

EQUITY, DIVERSITY, AND INCLUSION
The most impactful number designated to a person in their lifetime is their zip code. With resources and burdens disproportionally allocated, some neighborhoods have vulnerabilities impacting the entire lifecycle. The seeds of poverty and marginalization were sown in the history of segregation between 1910 and 1940 when neighborhoods excluded African Americans through redlining, steering by real estate agencies, restrictive covenants, and ordinances. The Fair Housing Act of 1968 began a reversal of segregation, however, we have seen a return to separation on the basis of income and minority status. Suburbanization has led to enclaves of wealthy, mostly White neighborhoods and urban pockets of extreme poverty. Areas of concentrated poverty negatively impact health, education, and job opportunities due to disproportionately poor housing conditions, poor access to medical or healthy food resources, few transportation options, lack of safe recreation, poor environmental conditions, and high crime. Addressing these issues requires equitable, not equal, distribution of public resources to overcome centuries of disinvestment.
INEQUALITY & DIVERSITY

HOW DO WE MEASURE INEQUALITY? THE GINI INDEX MEASURES HOW WEALTH IS DISTRIBUTED IN A GIVEN POPULATION. A HIGHER VALUE MEANS GREATER INEQUALITY WITH A GINI INDEX OF 0 MEANING PERFECTLY EQUAL. COMMUNITIES IN BATON ROUGE RANGE FROM A .50 TO A .89.

SEGREGATION

Another measure of inequality is the concentration of a group or class by a social characteristic like race, ethnicity, national origin, age, religion, familial status, income source, etc. This is usually done by limiting access to credit, lack of affordability, zero tolerance policies for individuals with prison histories, foreclosures, evictions, loss of inherited properties by heirs, and unaffordability causes by gentrification. These phenomena constrain housing choice. Each factor impacts housing markets independently and collectively, but the outcomes are de facto segregation and disparate outcomes in life course opportunities and intergenerational social mobility. In the case of East Baton Rouge Parish, this bifurcation is most evident by race.

R/ECAP NEIGHBORHOODS

GIS mapping of American Community Survey data reveals that Baton Rouge has pockets that are highly segregated by race and income. Such residential concentrations of a particular group combined with high rates of poverty may lead to the designation by the federal government as a racial or ethnic concentration of poverty, or an "R/ECAP." According to HUD, an "R/ECAPs must have a non-white population of 50 percent or more and extreme poverty with 40 percent or more of individuals living at or below the poverty line in that census tract." Concentrations of poverty are accompanied by factors that have negative consequences for the health of individuals and families.

CONCENTRATION OF POVERTY

Many of the poorest neighborhoods have only limited access to amenities such as good schools, health care, or affordable and nutritious foods. Access to retail shopping and high-quality childcare is also quite limited in most of these areas. Combined with the relative lack of extensive public transit systems, persons living in such areas are greatly disadvantaged. Concentrated poverty itself becomes a significant impediment to fair housing choice because those living in such areas must spend far more time and money in order to purchase groceries or medicine, find opportunities for entertainment, or place their children in daycare while working. Since employment opportunities are also limited in such areas, residents must commute

Executive Summary

Baton Rouge’s income gap is substantial, with 23 block groups in the South reporting a median household income of $100,000+ while 31 block groups in the North reporting a median household income of less than $25,000.

$25,000 ↓
In the years after the mortgage crisis, White homeowners have begun to recover, while communities of color continued to suffer the effects of the downturn. Leading up to the crisis, minorities held more subprime mortgages and subsequently were more at risk when the crash occurred. As a result, minority homeowners were displaced at greater rates. Rental homes that were once owner-occupied are concentrated in Black neighborhoods. We also see foreclosures for tax delinquency or ‘adjudicated sales’ commonly in East Baton Rouge Parish. Adjudicated Property sales involve the sale of property that has been placed in government control due to failure to pay property taxes. According to CivicSource there are currently 1,473 adjudicated properties being auctioned in East Baton Rouge Parish with starting bids as low as $5,436.50. These properties are clustered in African American neighborhoods in Scotlandville, White Plains, around Roselawn Cemetery, Zeeland Place, and just north of LSU.

The rental market has been especially strained as moderate and low-income homeowners lost their homes. Now, nearly half of households are renters and rental demand far exceeds supply. This demand has driven the rental vacancy rate down to the lowest it has been in over a decade, resulting in very little selection for rental seekers and giving landlords the ability to charge a premium for their properties. In this market, there is little incentive for landlords to discount rents or spend extra on maintaining low-rent units. Nearly one-in-five (19.5%) homeowners and half (49.4%) of renters in the East Baton Rouge Parish are cost-burdened, spending more than 30% of income on housing-related costs. A shortage of affordable housing has significant repercussions throughout the local economy. Less than a fifth of properties in Baton Rouge rent for less than $700 while 43% of the rental housing is between $701 and $1000 and 38% is over $1000.

Summary Ejectment or evictions have also been on the rise; most filings are for non-payment of rent. Post-eviction interviews have shown that it was difficult to obtain affordable and decent housing, resulting in tenants having to accept substandard housing or in some cases becoming homeless. Families with children are more likely to be evicted than families without children. Outcomes for children include truancy, lower achievement, delayed literacy, and increased likelihood of dropping out. According to Princeton’s Eviction Lab, East Baton Rouge Parish has an eviction rate of 5.57% and the City of Baton Rouge has a rate of 6.45% accounting for 74.2% of the evictions in the County. By comparison the State of Louisiana has a rate of 2.64%. This rate increased between 2000 and 2016.

“Lack of safe, adequate, accessible and affordable housing continues to be the biggest issue facing the Baton Rouge area. The aging housing stock continues to deteriorate, even more so after the 2016 floods, and many hurricanes and tropical storms impacting the area.”

211 is a service meant to connect callers with information and referrals to health, human, and social service related organizations to assist with essential community needs. The service helps those with requests pertaining to basic resources, disaster response and recovery, health and mental health resources, employment support, older adult services, disability assistance, child and family support. According to 211, they receive more housing related requests (such as help finding a home, emergency shelter, assistance with retaining housing or avoiding homelessness, and paying utility bills) than for any other call type.
HOUSING AFFORDABILITY

The highest home values in the Parish were well over half a million dollars. Neighborhoods with the highest median home values were located in Bocage/Citiplace/Concord Estates, LSU with a median value of $865,385, and South Bitternmet/Nicholson with a median value of $646,321. By contrast the lowest home values in the Parish were less than fifty thousand. The lowest median home values located in Downtown East with a median value of $31,716, Jones Creek with an median value of $41,892, Introuma/Dixie with an median value of $46,053, and Smiley Heights/East Melrose with an median value of $49,138.

An estimated 41.1% or 68,217 households rented their home between 2014-2018. According to the ACS, the median gross rent for rental units with cash rent in this area was $992. Traditional multi-family apartments make up less than half of the available rental units, with single-family houses, condos, and mobile homes making up the rest of the market. Seasonal fluctuation of renters units is largely influenced by the universities.

About half of all renters (49.4% or 33,717 renters) in EBRP are cost burdened, paying more than 30% of their income towards rent. Among renters over 65 years of age, 58.5% were found to be cost burdened. Additionally, 79.3% of cost burdened renters earned less than $20,000 between 2014-2018.

ACCESS TO CREDIT

Throughout the United States, denial rates for home purchase loan approval rates have been disproportionate based on race/ethnicity of applicants.

For example, in a 2000 analysis by the Federal Financial Institutions Examination Council (FFIEC), 73% of applications by White applicants were approved versus 51% for Black. More recently, Goodman, Bai, and Li (2018, Housing Policy Debate) found that the observed denial rate (ODR) nationally for Black applicants was twice the level of White applicants. Similarly, Bar and Ebronyghy (2020, San Francisco State University Department of Economics) found that the “denial rate for Black applicants in the entire U.S. is 29.8%, compared to 14.6% for White applicants, without controlling for any economic variables affecting the risk of the loan.” Using a similar methodology to our analysis which controlled for economics, Jarath (2020, Georgia Institute of Technology. School of City and Regional Planning) conducted a study using 2012-2017 HMDA data showing that in Metro Atlanta “being Black increases the odds for denial by 44 percent.”

"Being Black increases the odds for denial by 44 percent."
- Georgia Institute of Technology

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<thead>
<tr>
<th>Denial Reasons</th>
<th>White</th>
<th>Non-White</th>
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</thead>
<tbody>
<tr>
<td>Debt-to-income ratio</td>
<td>33.0%</td>
<td>34.0%</td>
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<tr>
<td>Employment history</td>
<td>19.9%</td>
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<tr>
<td>Credit history</td>
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<td>Collateral</td>
<td>23.2%</td>
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<tr>
<td>Insufficient cash</td>
<td>2.9%</td>
<td>4.5%</td>
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<tr>
<td>Unverifiable information</td>
<td>4.9%</td>
<td>5.0%</td>
</tr>
<tr>
<td>Credit application incomplete</td>
<td>13.1%</td>
<td>10.6%</td>
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<tr>
<td>Mortgage insurance denied</td>
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<td>0.1%</td>
</tr>
<tr>
<td>Other</td>
<td>12.0%</td>
<td>13.3%</td>
</tr>
</tbody>
</table>

The primary focus of this section of the report is to observe differences in mortgage applications approval rates by race/ethnicity of the applicant. The goal is to see if there is evidence of structural barriers or impediments to home ownership for minority groups. After a thorough descriptive analysis of the dataset, and exploration of bivariate relationships or correlations between variables, logistic regression models will be constructed to determine which factors are statistically associated with the dependent variable: whether the mortgage application is accepted or not accepted.
HEALTH AND HOUSING

Food Deserts

East Baton Rouge Parish

Medically Undeserved Areas (MUAs)

There are yet 11 Census Tracts designated as Medically Underserved Areas (MUA). MUAs have too few primary care providers, high infant mortality, high poverty, and/or a high elderly population and are designated by the Health Resources and Services Administration.

Housing Quality is an Issue for the Health Outcomes of all East Baton Rouge Parish Residents but are disproportionately negative among racial and ethnic minorities with greater incidences of disease and deaths. The cause of the disparity can be attributed to socioeconomic differences between communities investigated the concepts of race and class as they related to health disparities and determined that race and class are co-determinants which cannot be observed separately, thus underscoring the importance of the intersection of poverty and race/ethnicity also demonstrated that geocoded health data when linked to census tract information, proved useful in demonstrating the interrelationship between race/ethnicity, socioeconomics, and location found a clear elevation in mortality for residents in high poverty areas as compared with residents of non-poverty areas. Depression and self-perception of health status were also higher for those living in areas of high poverty. Mental health concerns may be especially acute among children as unhealthy, unsafe housing and impoverished community conditions may lead to multiple stressors on the child.

MEDICALLY UNDESERVED AREAS (MUAS)

11 MUAs

The CDC rates EBRP social vulnerability as “moderate to high.” Social vulnerability refers to “resilience of communities when confronted by external stresses on human health, stresses such as natural or human-caused disasters, or disease outbreaks.” Social conditions such as high poverty, low percentage of vehicle access, or crowded households are factors that could increase an areas score.

SOCIAL VULNERABILITY

HIGH

The average life expectancy for EBRP is 76.4 years while peer counties are 79.3 years. Poor outcomes for life expectancy are tied to social determinants of health. As a result of poor living conditions, poverty, lack of access to medical care as well as healthy foods, life expectancy ranges from 66 years to 85.7 years based on where you live within the Parish.

LIFE EXPECTANCY

76 Years
**CRIME RATES**

The Mid City area was found to include a cluster of Census Tracts which had the highest crime index scores in the various index categories. One such tract located in Downtown was found to have the highest Total Crime Index at 387 and Property Crime Index at 383. Two additional Census Tracts in Old South Baton Rouge and Downtown East accounted for the other two highest scoring on the Total Crime Index at 349 and 309 respectively. The three Census Tracts with the highest Violent Crime Index scores also included some of the same neighborhoods of Old South Baton Rouge, Istrouma/Dixie, and Smiley Heights/Melrose East with scores of 508, 479, and 458.

**HIGHER CRIME RATE NEIGHBORHOODS**

**LOWEST CRIME RATE NEIGHBORHOODS**

Several Census Tracts in the South, Southeast, and Northeast regions of the parish were found to have the lowest total, violent, and property crime index scores, with the Census Tract in the Shenandoah neighborhood scoring among the lowest in all three categories. The next lowest Total Crime Index scores were located in the area of Pride/Chaneyville and Central in the Northeast with a score of 55 as well as the area of Kenilworth with a score of 66. Another area of Shenandoah had Violent Crime Index scores of 26, while the Perkins/Highland had the third lowest violent crime score of 31.

**BLIGHT**

Blighted properties, or those in unsafe, dilapidated, and unsightly condition were found to be concentrated in the central area of the Parish. When properties are deemed blighted they no longer possess the qualities of a functional asset and bring down the overall wellbeing of the community around them. East Baton Rouge Parish allows citizens to report issues of blight to the local 311 citizen request system. These calls were for property that appeared to be in extreme disrepair or abandoned, tall grass, and excessive junk and debris located on the property. Blighted property calls made to the local 311 system were found to be centralized in the middle portion of the Parish.

**311 CALLS**

**TIRES, MOWING AND TREES**

Citizens of the Parish are also able to report issues pertaining to garbage/recycling, areas in need of tree or mowing, road maintenance, or sewer services as well as traffic, environmental issues, and flooding, erosion, or drainage problems to the 311 citizen request system. While request types such as recycling, garbage, and tree/mowing services were spread throughout the Parish, environmental calls for service were again highly concentrated in the central portion of the Parish near Mid City. These citizen requests primarily pertained to illegal dumping of tires and trash.
FINAL MARKET SEGMENTATION ANALYSIS

THE ANALYSIS
The final analysis and maps demonstrate that neighborhoods in North Baton Rouge and parts of Mid City were designated as extremely weak markets with aging, poor condition, low value homes, many vacant lots, and issues with economic conditions, crime, and social and health outcomes. Wrapped around these neighborhoods and moving northeast from the core of the city were weak and constrained markets where home ownership becomes stronger, but some of the social and economic conditions of the core remain. Finally, in the southern and northeast parts of the parish, we see functioning and stable housing markets.

THE NEXT STEPS
Market segments have been aligned with appropriate intervention strategies. While stable markets have few issues that impact long-term tax valuations, they do have isolated instances wherein tactical code enforcement might be used to maintain vacant lots and structures and preserve overall value of a neighborhood. For functioning areas, community-led neighborhood action planning could help to ensure movement toward stability and away from rental market speculation. In constrained markets, the recommendation is for a small area (a city block or two) of targeted planning, building on assets in the community like parks and schools. In weak areas, strategic property acquisition and the reclaiming of vacant/abandoned/underutilized properties is required. Strategic infill opportunities may also exist. Finally, in extremely weak markets, substantial investment must be made for demolition, aggregation of vacant lots for infill, purchase of historic properties for preservation, and long-range planning and investment especially leveraging public funding mechanisms wherever possible.

RECOMMENDATIONS

**Affordable Housing**
1. Increase quality affordable rental and home-owner occupied housing stock by providing a variety of incentives to encourage development of affordable housing and the set-aside of affordable units in market-based projects.
2. Encourage housing equity through shared ownership models like a Community Land Trust, which can bridge the affordability gap from renter to homeowner.

**Healthy Housing**
3. Repair and rehabilitate homes with existing homeowners and landlords; establish a housing preservation fund as a revolving low/no/forgivable loan pool and ensure houses are weather and climate resilient.
4. Reclaim blighted, tax delinquent, vacant, and underutilized parcels and better utilize code enforcement.

**Stable Housing**
5. Institute title-clearing clinics with civil legal service providers, law schools, and pro-bono clinicians to address heir property issues.
6. Increase home ownership through credit building courses, counseling, financial literacy programs, down payment assistance, and the use of geographic bonuses.
7. Ensure eviction protections and housing access for vulnerable populations like the homeless, seniors, and formerly incarcerated.

**Housing Policies**
8. Increase low- and moderate-income housing in high opportunity areas by exploring a local Affirmatively Furthering Fair Housing rule and Inclusionary Zoning policies as a mechanism for increasing development activity.

**Housing Funding**
9. Leverage health sector dollars (Medicaid, Insurance Companies, Hospital Systems, Health Foundations) in addressing housing as a social determinant of health.
10. Increase access to capital in areas of low homeownership, leverage Community Reinvestment Act (CRA) dollars, as well as developing CDFI-friendly policies in target areas.

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