

2018

HOME: A PATHWAY TO HEALTH EQUITY THROUGH HOUSING

AN ASSESSMENT OF THE CONNECTION BETWEEN
HOUSING & HEALTH IN PINELLAS COUNTY, FLORIDA

A JOINT PROJECT OF



Foundation for a
Healthy St. Petersburg



COLLABORATIVE
SOLUTIONS

RESEARCH AND DATA

FOR HEALTH EQUITY



Foundation for a
Healthy St. Petersburg





**Foundation for a
Healthy St. Petersburg**

The Foundation for a Healthy St. Petersburg is a private foundation formed in 2013 following the sale of the nonprofit Bayfront Health St. Petersburg. It is the steward of almost \$180 million in assets to support health equity in Pinellas County. The Foundation inspires and empowers people, ideas, information exchange, organizations and relationships to end differences in health due to social or structural disadvantages and improve population health.



**COLLABORATIVE
SOLUTIONS**

Collaborative Solutions, Inc. is a national organization, based in Birmingham, Alabama, that works to impact the system of housing throughout the United States to ensure that vulnerable populations are adequately housed and can access supportive services. Through the delivery of training, technical assistance, research, and targeted community initiatives, Collaborative Solutions helps to strategically build the capacity of local communities and various types of organizations, while also helping them maximize their long-term community impact in the areas of housing, health and services.

WELCOME

The purpose of this report is to better understand the housing needs in Pinellas County through the lens of health equity. This report begins a journey to bring together community partners from multiple systems and sectors, including nonprofits, governments, corporations and faith communities, to examine and act upon the underlying conditions that continue to promote social injustices and inequities that shape health outcomes. Housing inequities are a major driver of disparate health outcomes in our community. This report explores the social and structural inequities of housing while exploring system and sector opportunities to forge a countywide effort to create safe, decent, and affordable housing for everyone.

This assessment is a guide not a destination. The housing needs faced in the county will only be met when imagination, political will, and community ownership are awakened. The role of the Foundation will be to cajole, point, and push toward a vision of housing as a major intervention to achieve health equity in our community. We hope that this report not only motivates additional questions and calls us to inquire deeply into the issue, but also compels urgent action to solve the housing inequities in our community.

Housing is the equitizing factor capable of exponentially and expeditiously moving our community toward health and well-being for all. The Foundation is prepared to focus on housing for the next several decades. Dismantling the embedded historical, social and structural barriers to equitable housing will require a steadfast, long-term commitment.

There is nothing short-term, episodic, or isolated about the housing crisis, and solutions to it will require challenging multi-sector work at the systems level. As such, the Foundation will support a convening process designed to discover and implement multiple interventions over the course of decades. We hope this report will help readers find their path to engagement with the critical housing issues confronting Pinellas County.

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STATEMENT FROM PRESIDENT & CEO

**Randall H.
Russell**

President & CEO

FOUNDATION FOR A HEALTHY
ST. PETERSBURG

This research into the state of housing in Pinellas County was motivated by an important truth held by this Foundation: if we improve equity in housing, the health of county residents will improve. Housing is a basic need that touches all aspects of human well-being, from physical health, to our sense of community, to our fundamental dignity and humanity.

Research and data are critical tools for shining a light on the dis-equity that prevails in our current countywide housing ecosystem. Bringing this report to the attention of people who care about housing will strengthen the social justice dimension of the groundswell of conversation and action taking place.

As basic as it is to health and human dignity, housing is an area with some of the greatest inequities responsible for some of the most damaging health effects. These burdens fall disproportionately on the poor, the disabled, and persons of color who have traditionally faced—and continue to face—discriminatory policies and other barriers to home ownership and fair access to quality rental housing. The Foundation's mission calls us to stay laser-focused on those who face these social and structural barriers to housing and health equity.

What is particularly striking about the data presented here is how far-reaching the consequences of our broken housing system truly are. The shortage of subsidized and affordable housing, the mismatch between housing stock and people's needs, and the rising cost of rent and home ownership threaten many Pinellas County residents—not only the working poor, but also middle-income residents. The situation is a drag on community health and on regional economic prosperity, and it can no longer be ignored.

Strengths and assets also figure into the countywide housing equation, however. Among them are many dedicated housing providers, advocates and activists along the homeless-to-housing continuum, working every day to help people find a place to live and to create homes, apartments, and temporary shelters for our growing population. The timing is in our favor as well. There is broad public support for making housing a priority, as we learned via numerous community listening sessions sponsored by the Foundation, research and analysis, and a preponderance of housing-related grant applications and project proposals submitted to us over our first three years of work in the community. Policymakers are mobilized. And business leaders are keenly aware that quality housing is a competitive advantage in hiring, recruiting and retaining employees.

It will take all these sectors and more working together over many years to build a better and more equitable housing system. That's why this Foundation has committed to housing as one of our top four priorities, along with education, food and nutrition and income equity. We will begin a housing convening in early 2019 and remain committed to it for as long as it takes. We invite those who care about this issue to lend your wisdom, expertise and leadership to this important issue.

It may be a decades-long effort, but the campaign for health equity through housing will begin to accrue benefits from day one in the form of better living conditions for our many neighbors who are struggling. We're eager to begin and ready to support a community-driven movement for change. Please join us!

FOREWARD: A NATIONAL PERSPECTIVE

Fred Karnas
Senior Fellow

KRESGE FOUNDATION

It is hard to have a conversation about housing without considering the role that safe, decent, and affordable housing has in creating environments that promote positive health and well-being. Our work at The Kresge Foundation has led us to explore, invest, and partner to better understand how we can encourage and support new strategies, practices, funding modalities and policies to help spur the preservation of and development of new affordable housing. Embedded in this work is the recognition that these efforts will be practically and morally unsuccessful if they do not result in environments and conditions that promote health equity.

Reaching the goal of health equity, however, will not be accomplished by funders alone or individual well-meaning organizations. Attaining equity must start with engaging affected communities and supporting them with the tools they need to be champions for themselves and their neighbors. Who better than community residents to be the crafters of solutions that recognize the needs and values of places they care passionately about? Learning from place-based approaches is the added value of the efforts being undertaken by the Foundation for Healthy St. Petersburg. By highlighting the successes and challenges of local communities, this report illuminates the need and creates the space to explore strategies, engagement methods, and funding approaches that promote the preservation and development of affordable housing and serve as a vehicle for creating health equity. The Foundation's important work provides critical insights that can inform both local and national policy and practice.

This report makes it clear that poor health outcomes associated with a lack of access to affordable housing, shrinking incomes, and higher housing costs are not solely driven by individual choices, but are often driven by policies outside the individual's sphere of influence. It is a call to expand efforts currently underway to address policies that fuel inequity and to begin new conversations which will lead to improved health conditions in Pinellas County. The report further challenges all of us to acknowledge the impact that healthy affordable housing can have in changing inequities that have existed for generations and persist to this day preventing households with low incomes and households of color access to safe, decent, and affordable homes in which to raise their children.

When we raise our own awareness of the underlying inequities that form and define our housing policy, shape economic opportunity, and, ultimately impact the health and well-being of our communities, all of us should be called to action. My hope is that this report serves as an inspiration to residents of Pinellas County and beyond, challenging us all to begin conversations and create strategies to address housing and health inequities.

As funders, we recognize it is no longer acceptable to continue down a path where too many of our neighbors are increasingly and disproportionately marginalized and where health inequities are accepted as the norm. We understand, as this report so clearly points out, housing, as a structural intervention, is a critical starting place. Addressing our communities housing needs can, and I hope will, galvanize all of us to respond with sound policies and strategies to address our housing crisis and end generations of health inequity.

QUICK FACTS

Housing and Health Equity

- Housing is a manifestation of, and contributes to the generation of, social and economic inequalities. Income and race are most consistently associated with differences in health outcomes and are the same factors that contribute to access to good housing and neighborhoods (Aidala & Sumartojo, 2007).
- Health inequities are often seen along the lines of poverty, race, ethnicity, and geography and among the most vulnerable populations.
- Homelessness is one of the consequences of an inadequate, affordable housing supply and disproportionately impacts Black/African-American residents in Pinellas County. In Pinellas, 1 in 3 homeless people identify as “Black,” in comparison to representing only 1 in 10 of the county population (Lucia, 2018).

County Profile

- In 2016, an estimated 940,000 residents lived in Pinellas County and approximately 130,727 lived in poverty (U.S. Census Bureau, 2016b).
- Poverty has a disproportionate impact on persons of color in Pinellas County (See Maps 1 & 2, Table 4) - nearly 31% of those living in poverty identifying as African-American, 21% identifying as bi- or multi-racial, and 27% identifying as “other race (U.S. Census Bureau, 2016a).”
- In Pinellas County, the top 20% household income is 4.8 times higher than the lowest 20% (University of Wisconsin Population Health Institute & Robert Wood Johnson Foundation, 2018b)

Housing and Health Connection

- Pinellas County ranks 26th out of 67 counties in the state of Florida for overall health outcomes (University of Wisconsin Population Health Institute & Robert Wood Johnson Foundation, 2018b).

- Housing instability and homelessness have been linked to an increased risk of depression and mental illness for adults and children over their lifetimes (Health Research and Educational Trust, 2017).
- Adults living in unaffordable housing are more likely to describe themselves as being in “fair” or “poor” health compared to individuals living in affordable housing (Maqbool, Viveiros, & Ault, 2015).
- Pinellas County contains the oldest housing stock among Florida counties. Older housing need additional upkeep and repairs. (Florida Housing Data Clearinghouse, 2016).
- A growing body of research suggests that stable and affordable housing may help individuals living with chronic diseases, such as HIV/AIDS, diabetes, and hypertension, increase their rates of medical care, maintain their treatment regimens, and achieve better health outcomes (Aidala et al., 2016).

Housing Burden

- Extremely low-income residents are more likely to be renters than homeowners – more than 52% of residents within this income bracket rent their homes (U.S. Census Bureau, 2016c).
- In Pinellas County, 171,245 households (more than 50% renters and over 33% homeowners) are considered “cost-burdened,” (U.S. Census Bureau, 2016c) meaning they pay more than 30% of their income towards housing.
- When comparing race to cost-burdened households, the concentration of cost-burdened households in Pinellas County is in predominately neighborhoods of color.
- In Pinellas County, it is estimated that there is a deficit of 19,820 units for extremely low-income households and nearly 34,000 for households at or below 50% of Adjusted Median Income (National Low Income Housing Coalition, 2018a).

TERMINOLOGY

AFFORDABLE HOUSING

Housing where households pay no more than 30% of their adjusted income toward rent and utility costs. This is the affordability marker used by U.S. Department of Housing and Urban Development.

ACCESSIBLE HOUSING

Housing that is readily manageable for residents and in proximity to community. Healthy housing is accessible to needed community amenities.

AVAILABLE HOUSING

Units of housing affordable and currently ready for occupancy.

ADEQUATE HOUSING

Safe and decent housing, including the physical condition of the property as well as its location.

AREA MEDIAN INCOME (AMI)

In this report, AMI is expressed as a percentage of median household income for Pinellas County, adjusted for household size, as determined by the U.S. Department of Housing and Urban Development.

HOUSEHOLD SIZE	30% AMI	50% AMI	80% AMI
1-person	\$13,450	\$22,400	\$35,800
2-people	\$16,460	\$25,600	\$40,900
3-people	\$20,780	\$28,800	\$46,000
4-people	\$25,100	\$31,950	\$51,100
5-people	\$29,420	\$34,550	\$55,200
6-people	\$33,740	\$37,100	\$59,300
7-or-more people	\$38,060	\$39,650	\$63,400

COST-BURDENED

Households are considered “cost-burdened” when paying more than 30% of income for gross rent or owner costs. Gross rent includes rent paid to a landlord plus any utility costs. Owner costs include mortgages, real estate taxes, property insurance, utilities, and condominium or mobile home fees. A “moderately cost-burdened” household pays 30-50% of income for housing costs. A “severely cost-burdened” household pays more than 50% of income for housing costs.

EQUITY

Just and fair inclusion into a society in which all can participate, prosper, and reach their full potential by eliminating barriers and providing people with the optimal opportunity to thrive.

EXTREMELY LOW-INCOME (ELI) HOUSEHOLD

Households with incomes less than or equal to 30% the area median income.

HEALTH

State of complete physical, mental, and social well-being, and not merely the absence of disease or infirmity (World Health Organization, 2018).

HEALTH EQUITY

Health equity means that everyone has a fair and just opportunity to be as healthy as possible. This requires removing obstacles to health such as poverty and discrimination and their consequences, including powerlessness and lack of access to good jobs with fair pay, quality education and housing, safe environments, and health care (Robert Wood Johnson Foundation, 2011).

HOUSING AS A HUMAN RIGHT

All people should have access to safe, decent, and affordable housing, regardless of their race, socioeconomic status, disability, gender, sexual orientation, or other forms of discrimination.

SOCIAL DETERMINANT

The circumstances in which people are born, grow up, live, work and age, and the systems put in place to deal with illness. These circumstances are in turn shaped by a wider set of forces: economics, social policies, and politics (World Health Organization, 2008).

STRATEGIC RECOMMENDATIONS

Because of the data explored throughout this report and through the experience of the Foundation, the following list highlights major trends, gaps, and opportunities. The Foundation is committed to seeking transformative change related to housing as a mechanism to promote health equity across Pinellas County.

Increase Collaboration

Insufficient cross-sector and cross-system collaboration and data limit effective collaboration that engages the entire continuum of housing and health stakeholders. The Foundation's hope is for these silos to be reduced by developing a housing convening model that minimally:

- Galvanizes all sectors touching the housing continuum to understand the requirements and limitations of their funding so solutions can be identified to find alternative funding streams to fill in the housing gaps;
- Assesses where and how current funding is being invested across the housing continuum and what changes could or should occur to improve housing equity in Pinellas County;
- Ensures collaborative efforts occur toward improving health equity from a social determinant lens;
- Engages and empowers low-income persons and persons of color to participate in the solutions being developed for their neighborhoods;
- Analyzes local, state, and federal policies that may be limiting equitable and affordable housing opportunities and identifying the solutions necessary to create policy change;
- Strives to create stronger system collaboration and partnership between the homeless, health, and affordable housing advocates, providers, and developers;
- Coordinates with Pinellas County Planning Department to ensure Housing Convening efforts consider the County's 5-Year Consolidated Plan, which outlines goals, strategies and objectives for addressing priority housing, homeless, special population and community development needs;
- Addresses the possible development of a countywide housing strategy and plan that aims to braid funding in a manner that coordinates financing housing production within the context of a comprehensive community development and health equity strategy;
- Encourages the use of Health in All Policies as a structured protocol and practice guiding the development of countywide housing and health standards to incite systemic and transformative change;
- Reconfigures public-private partnerships to extend community ownership opportunities that drive localized influence, community assets, and wealth creation;
- Strengthens and maximize the nexus between housing and transit to strategically cluster catalytic opportunities already underway.

Increase Housing for Extremely Low-Income Households

Low-income residents in Pinellas County are far more likely to pay more than half of their already limited incomes for their housing, and the supply of affordable housing for this income group is extremely inadequate to meet the need. There is also a dramatic shortage of housing stock available to low- and extremely low-income people. Housing strategies, inclusive of rental solutions, must be developed that provide an ample amount of affordable, adequate, available, and accessible units for extremely- to low-income residents making between 0-50% AMI. Such strategies may include co-housing, limited-equity cooperatives, single room occupancy and other models of shared, subsidized and supported housing.

Preserve Existing Affordable Housing

The shortage of housing for extremely low-income households points to the importance of also preserving existing assisted housing, most of which is more than 30 years old. The shortage also calls for further exploration on maximizing the use of a variety of existing housing programs to address ongoing housing inequities. For example, the expansion of housing subsidy programs, like Housing Choice Vouchers, to lower the cost of market-rate units and developed units constructed through the Low-Income Housing Tax Credit program.

The preservation and rehabilitation of Pinellas County's public housing developments and older, unsubsidized but affordable multifamily developments should be explored. Preserving existing affordable housing options can reduce the pattern of loss. The use of HUD's Rental Assistance Demonstration, which allows public

housing agencies and owners of other HUD-assisted properties to convert units from their original sources of HUD financing to project-based Section 8 contracts, could also be considered.

The dynamic growth occurring throughout Pinellas County offers unique opportunities to explore policy options to preserve affordable housing while also optimizing the scale of housing development.

Create Data-Driven Strategies

The creation of a centralized database to provide reliable and up-to-date information about quality vacant, affordable housing units in Pinellas County would be a very worthwhile undertaking. Without reliable and up-to-date information, providers, funders, policymakers, and residents cannot efficiently locate affordable housing options and gaps. The database could ideally be enhanced with Geographic Information System (GIS) mapping technology that readily overlays housing assets and needs against health, economic, transit, and safety indicators. Data should be, at minimum, established at the census-tract level.

Eliminate Housing Inequities

Housing stratification strategies that exacerbate problems associated with concentrations of minority residents and those living in poverty and minorities should be reduced or eliminated through thoughtful planning. Ideally, housing opportunities should be geographically dispersed to mitigate segregation, gentrification, and concentrated poverty.

Pockets of poverty exist in specific areas of the county (i.e., South St. Petersburg, the Lealman Corridor, Highpoint, North Greenwood, and East Tarpon Springs). These areas have significant health equity issues including a lack of access to viable employment, reliable transportation, and

affordable, quality housing. Affordable housing strategies focused on these areas will have the greatest impact on improving both access to quality housing and other important social determinants of health.

Overall vacancy rates of housing units in Pinellas County hover around 17%. Exploration should occur around how to develop strategic partnerships with landlords to fill vacant units with low-income residents that result in mutually-beneficial outcomes for both residents and the owner. Best practices in Rapid Re-Housing and Housing First principles may assist in developing mutually-beneficial outcomes and partnerships in tandem with an increase in Housing Choice Vouchers that may be used to fill vacant units.

Due to the high number of elderly persons in Pinellas County, accessibility is a growing concern. The concepts of visitability and universal design features can make homes adaptable to persons who require disability and/or senior-friendly access without having a negative impact on curb appeal or housing values.

With the rising cost of homeownership outpacing wage increases, the majority of low- to extremely low-income persons must rent their home. Strengthening renter protections, as well as creating a proactive rental inspection program, will alleviate discriminatory practices against vulnerable populations, exorbitant rental inflation, and substandard rental housing. The increase of sustainable affordable rental housing will also help drive the economy and improve the quality of the county education system by addressing housing affordability for teachers in one of the nation's largest public school systems.



ADVOCACY & POLICY

Explore policies, practices, and procedures to increase the number of affordable housing units:

- Inclusionary Housing
- Health in All Policies
- Sustainable Building and Design Principles
- Establishment of a Housing Trust Fund
- Limited-Equity Cooperatives
- Low-Density Parking
- Low-Density Residential
- Accessory Dwelling Unit
- Linkage Fees
- Density Bonuses
- Mixed Uses in Downtown/Commercial Corridors
- Diverse Financial Mechanisms
- Clustered Land Assembly
- Land Banks and Community Land Trusts
- Fee Waivers and Tax Credits
- Property Tax Rebates

INTRODUCTION

The Foundation's Journey to Health Equity

The Foundation for a Healthy St. Petersburg uses a social determinants of health framework to improve population health and achieve our mission of health equity. The framework recognizes the intersection of numerous economic, political, social and environmental conditions that have a deep impact on individual and community health. Early in its formation, the Foundation adopted the County Health Rankings Model (Figure 1), developed by the University of Wisconsin Population Health Institute and the Robert Wood Foundation (University of Wisconsin Population Health Institute & Robert Wood Johnson Foundation, 2018b). This model recognizes that health and well-being are not accomplished solely by preventing and addressing illness, but instead, that meaningful and lasting health is only possible when the broader environmental context in which people live is recognized as a significant contributor to overall health.

The social determinants lens acknowledges that, even with medical treatment, other factors such as housing, nutritious food, employment, and transportation contribute to an individual's ability to access health care and their ability to maintain quality health. Often without the basics – food, transportation, housing – individuals cannot adequately achieve or maintain ongoing, quality health. These barriers are often much more prevalent among low-income and minority households.

Health equity means that everyone has a fair and just opportunity to be as healthy as possible. This requires removing obstacles to health such as poverty and discrimination, and their consequences, including powerlessness and lack of access to good jobs with fair pay, quality education and housing, safe environments, and health care.

**ROBERT WOOD JOHNSON FOUNDATION,
COUNTY HEALTH RANKINGS**

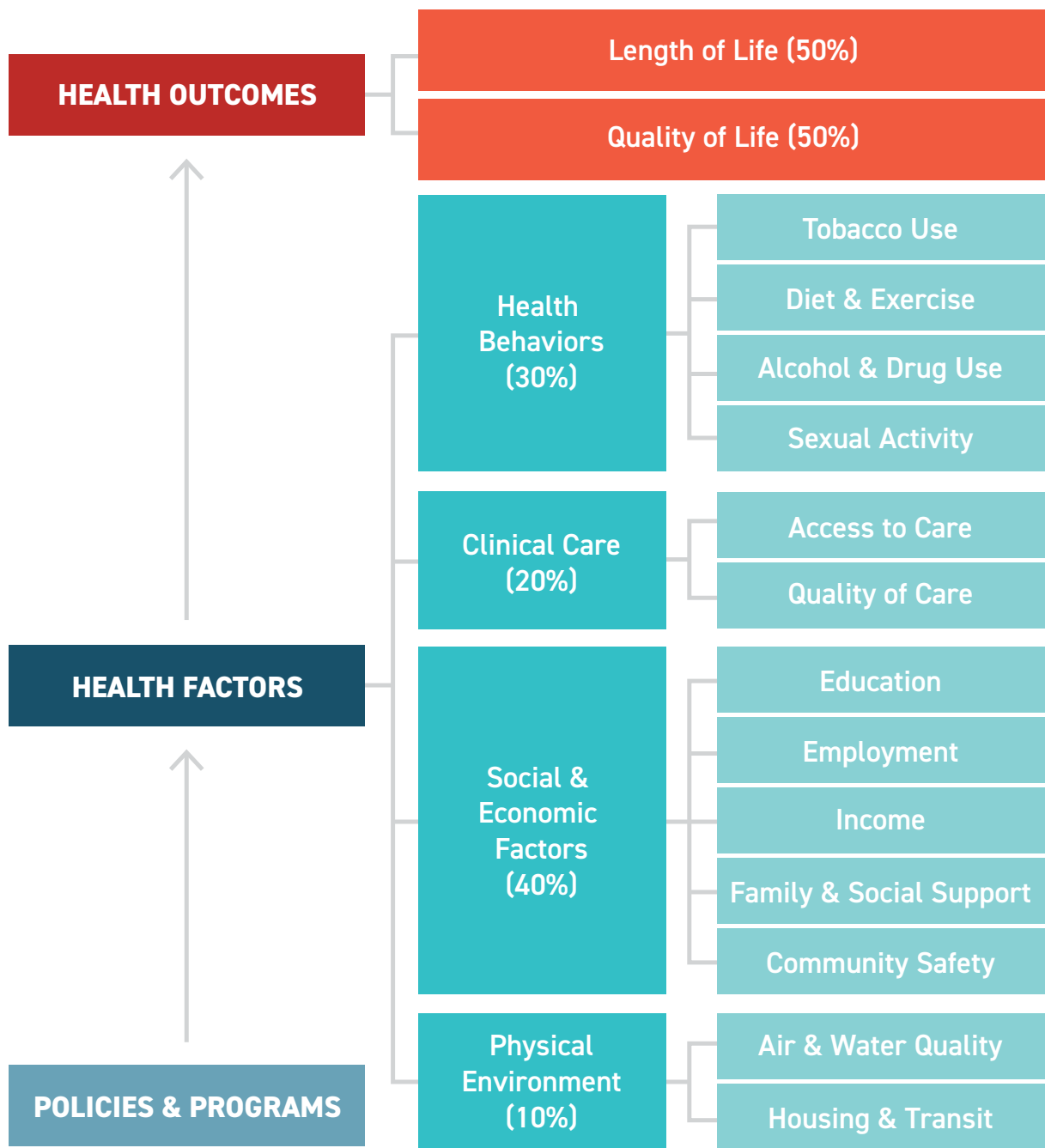


Figure 1: County Health Ranking Model (University of Wisconsin Population Health Institute & Robert Wood Johnson Foundation, 2018b).

HEALTH EQUITY AND HOUSING

Housing is Health

The connection between housing and health begins with recognizing housing as a basic human right (National Low Income Housing Coalition, 2018c). All people deserve a safe, decent, and affordable place to live and raise their families, regardless of their race, socioeconomic status, disability, gender, sexual orientation or other bases for discrimination. Furthermore, the right to housing includes the elements of security and availability, affordability, accessibility, adequacy, location, and connection to the community culture and amenities. Decades of federal spending cuts have resulted in a national housing crisis in which homelessness and housing instability are the norm. According to the National Low Income Housing Coalition (NLIHC) (2018c), only one out of four income-eligible renters receives rental assistance.

There is a wide array of research that highlights the correlated relationship between housing and health, including evidence that homelessness and housing instability are major contributors to the poor health of individuals and communities. In contrast, housing interventions such as supportive housing are linked to the prevention of illness, improved access to care, better care coordination, and increased well-being (Corporation for Supportive Housing, 2014). The cited research (See Table 1), although not exhaustive, illustrates that access to safe and stable housing contributes to ensuring positive well-being and health, regardless of income, identity, or illness.

Housing contributes to a person's mental and physical health and well-being. Safe, decent, and accessible affordable housing acts as a veritable "vaccine" contributing to positive health outcomes and ensuring that families thrive.

NATIONAL LOW INCOME HOUSING COALITION, 2018D

STABLE HOUSING & HEALTH OUTCOMES	CITED FINDINGS & RESULTS
<p>Improved Access to and Retention in Care</p>	<ul style="list-style-type: none"> Affordable housing provides access to health care and other services especially for vulnerable populations – persons living with disabilities, elderly, persons experiencing homelessness, or living with a mental illness or HIV/AIDS (National Low Income Housing Coalition, 2018d). When low-income families access affordable housing, the number of emergency room visits are reduced, use of primary care increases, and families report better access to and quality of care (Enterprise Foundation & Center for Outcomes Research and Education, 2016). Housing instability during childhood is associated with a lack of regular care and increased hospitalizations (Sandel et al., 2018). Stably housed persons living with HIV/AIDS are more likely to access and stay in care (Aidala et al., 2016).
<p>Better Health Outcomes</p>	<ul style="list-style-type: none"> Significant housing cost burden often results in reduced adherence to health care treatment (National Low Income Housing Coalition, 2018d). Improved health outcomes for persons living with HIV/AIDS (Aidala et al., 2016). Adults living in unaffordable housing are more likely to describe themselves as being in fair or poor health compared to similar individuals living in affordable housing (Stahre, VanEenwyk, Siegel, & Njai, 2015). A growing body of research suggests that stable and affordable housing may help individuals living with chronic diseases such as HIV/AIDS, diabetes, and hypertension increase their rates of medical care, maintain their treatment regimens, and achieve better health outcomes (Aidala et al., 2016; Corporation for Supportive Housing, 2014). Access to affordable housing can enable individuals and families to spend more on food and health care, which can improve health outcomes (National Low Income Housing Coalition, 2018d). By alleviating crowding that often is the result of cost-burdened families “doubling up,” affordable housing can reduce exposure to stressors and infectious disease (National Low Income Housing Coalition, 2018d).
<p>Disease/Illness Prevention</p>	<ul style="list-style-type: none"> Stable housing can often reduce risky behaviors associated with HIV-infection, can reduce risk for asthma, and improve birth outcomes (Aidala et al., 2016; Cutts et al., 2015; Wu & Takaro, 2007).

Table 1: Improving Health Outcomes through Housing

Continued on next page.

STABLE HOUSING & HEALTH OUTCOMES	CITED FINDINGS & RESULTS
<p>Improved Mental Health</p>	<ul style="list-style-type: none"> • Persons formerly experiencing homelessness report improved mental health functioning (Burt, Wilkins, & Mauch, 2011; Hunter, Harvey, Birscombe, & Cefalu, 2017). • Homeless children are more vulnerable to mental health problems, developmental delays, poor cognitive outcomes, and depression than children who are stably housed (Hart-Shegos, 1999). • Housing instability and homelessness have been linked to an increased risk of depression and mental illness for adults and children (Health Research and Educational Trust, 2017; Mental Health Foundation, 2018; Stahre et al., 2015). • Stable housing is strongly associated with improved mental health outcomes (Stahre et al., 2015).
<p>Environmental Safety Improves Health</p>	<ul style="list-style-type: none"> • Affordable housing allows families to afford their own home, reducing “doubled up” situations and overcrowding, reducing stress (National Low Income Housing Coalition, 2018d). • Low-income families are more likely to live in homes that have lead-based paint hazards than higher-income families (Befner, 2017). • Poor quality or poorly maintained housing may be overrun with mold, dust mites, cockroaches, or rodents—all of which are sources of allergens that cause asthma and other respiratory illnesses, as well as fatigue, headache, and difficulty concentrating (Health Research and Educational Trust, 2017; National Low Income Housing Coalition, 2018d). • Well-constructed and well-maintained affordable housing can reduce health problems associated with poor-quality housing (National Low Income Housing Coalition, 2018d).
<p>Cost Effective</p>	<ul style="list-style-type: none"> • Housing with services, especially for homeless and other individuals with chronic conditions, can reduce overall health care costs. (Basu, Kee, Buchanan, & Sadowski, 2012; Burt et al., 2011; Corporation for Supportive Housing, 2014; Enterprise Foundation & Center for Outcomes Research and Education, 2016). • Integration of health and housing services is a key driver in lowering health care costs (Basu et al., 2012; Corporation for Supportive Housing, 2014; Enterprise Foundation & Center for Outcomes Research and Education, 2016).

Table 1: *Improving Health Outcomes through Housing*

These outcomes clearly demonstrate that housing is a critical social determinant of health. It is important to remember that housing is not just the “bricks and mortar” place in which a family resides, however. A home also encompasses the heart and soul of life, family, and community. The right to housing is based in a simple yet profound concept – everyone needs and deserves a place to call home, and home creates the space for the most optimal health to be achieved.

Housing: A Mechanism Toward Health Equity

Advancing health equity includes ensuring access to affordable, decent, safe, accessible, and livable housing, regardless of race, ethnicity, income, or geography (Hernandez & Suglia, 2016). Housing is the mechanism through which larger systemic inequities get realized (Aidala & Sumartojo, 2007). Individuals living in poverty, racial and ethnic minority populations, individuals with chronic conditions, disability, or mental illness, and those without the income to weather the storms of crisis, are those most affected by these inequalities. Race and income determine access to housing and to neighborhoods that promote positive health. Homelessness and housing instability, health disparities, and access to good housing and neighborhoods are all correlated along racial and economic lines.

Housing is a manifestation of and contributes to the generation of social and economic inequalities. Income and race, the two factors most consistently associated with differential health, are also the factors that determine access to good housing in good neighborhoods and the variety of threats or enhancements of well-being provided by different residential contexts.

AIDALA & SUMARTOJO, 2007

ANALYSIS

The following analyses provide further exploration of the connection between housing, health and equity. They offer a review of the major demographic and health data of Pinellas County, especially related to inequities associated with race, ethnicity, income, and geography of households living throughout the County. This provides the context through which to view the reported housing need throughout the county and its correlation to existing inequities. Housing need was analyzed through the lens of housing affordability, availability, accessibility, and adequacy. Where appropriate, data related to populations with special needs, such as persons experiencing homelessness, mental illness, HIV/AIDS etc., were noted in order to further underscore health inequities. When possible, available data were analyzed at a zip code, neighborhood, or census tract level, to illustrate the impact in various communities throughout the county.

Pinellas County Health Outcomes: Length of Life, Quality of Life, and Health Factors

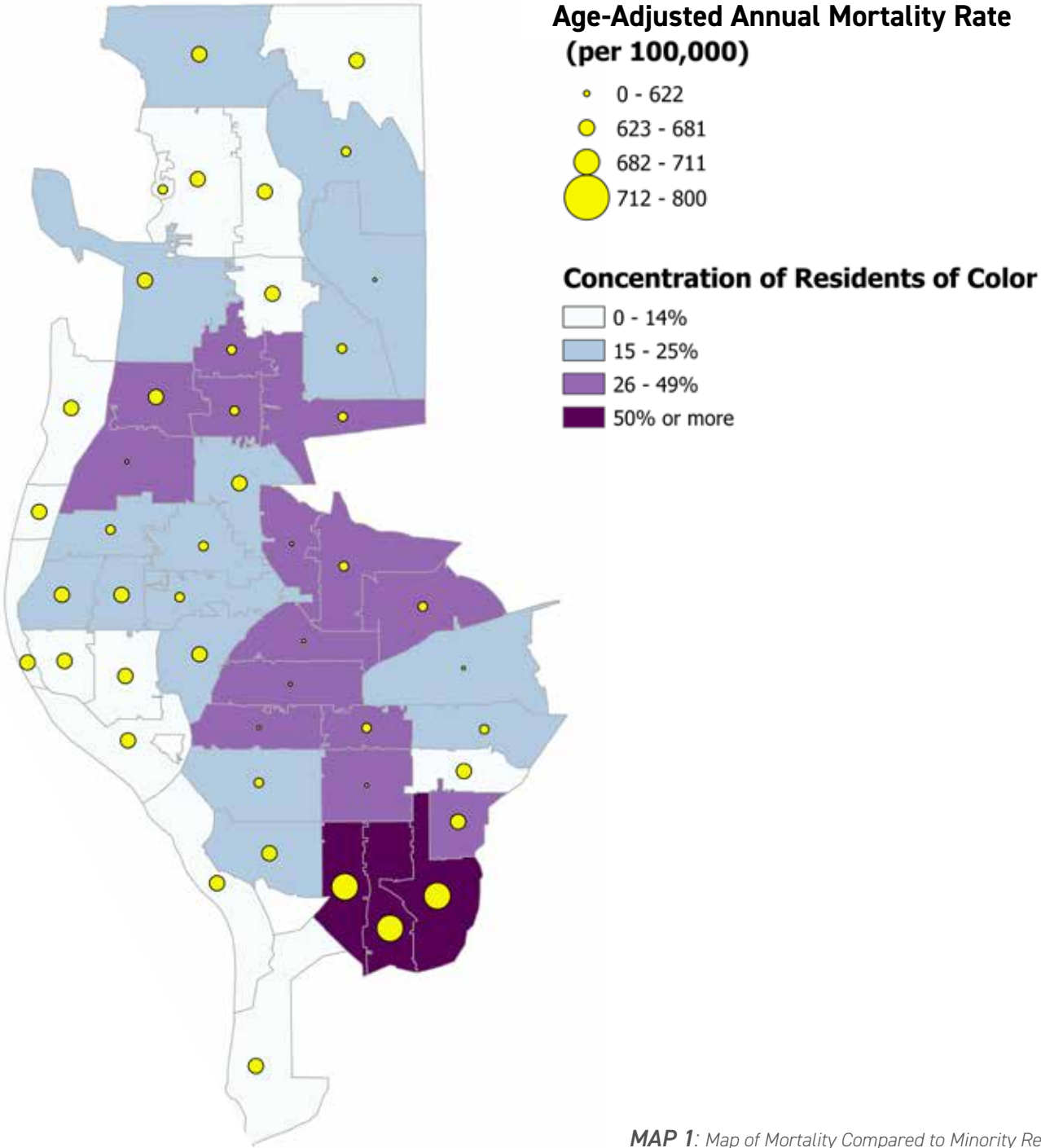
- When considering health factors – factors that drive how long and how well individuals live - the 2018 County Health Ranking Report for the State of Florida (University of Wisconsin Population Health Institute & Robert Wood Johnson Foundation, 2018a) ranks Pinellas County as 16th out of 67 counties for overall Health Factors and 26th in overall Health Outcomes.
- Health outcomes measured included length and quality of life (See Table 2). When compared to the three other counties in the Metropolitan Statistical Area (MSA) (Hillsborough, Pasco, and Hernando), Pinellas County ranks second highest on Health Outcomes and highest for Health Factors (See Table 2). The Health Factor indicators include health behaviors, clinical care, social and economic, and physical environmental factors (See Table 2).
- An analysis of 2010 Census data by zip code areas in the county illustrate that areas with a higher percentage of non-White households show higher rates of mortality (See Map 1).
- When examining housing and transit, important Health Factor measures, Pinellas County ranks 13th out of 67 Florida counties for physical environment.
- Pinellas County ranked in the top 25 counties for the prevalence of social & economic factors such as poverty and income inequity as well as health behaviors such as smoking and physical inactivity. This is comparable or higher than the other counties in the MSA.

Although the rankings show the positive movement toward improved health in the County, there remain disparities based on where households live, their income, and race. Historically marginalized groups – people of color, LGBTQ persons, persons with disabilities, and persons living in poverty—have not benefited from better health outcomes as compared to other populations (Foundation for a Healthy St. Petersburg, 2018; University of Wisconsin Population Health Institute & Robert Wood Johnson Foundation, 2018a).

Access to affordable housing is often dependent upon adequate income. Two factors pulled out from the data to highlight income inequities are Children in Poverty and Income Inequity.

- In the State of Florida, 21% of children live in poverty, compared to 20% in Pinellas County (See Table 3). Child poverty rates in Florida counties range from 9-42% and are worse for children of color (University of Wisconsin Population Health Institute & Robert Wood Johnson Foundation, 2018a).
- Based on the income inequity ratio, where a higher ratio indicates greater division between income ranges, the top 20% household income in Pinellas County is 4.8 times higher than the lowest 20% (See Table 3). The County Health Rankings (2018b) estimate a national range for counties between 3.7 and 5.4.
- Income disparities exist in the County, as illustrated above, which limit access to housing choice, especially for families of color.

ANALYSIS



MAP 1: Map of Mortality Compared to Minority Residents, Pinellas County (HealthLandscape, 2010)

RANKINGS OUT OF 67 FLORIDA COUNTIES (LOWER NUMBER = BETTER RANKING)

MSA COUNTY	RANK: HEALTH OUTCOMES	LENGTH OF LIFE	QUALITY OF LIFE	RANK: HEALTH FACTORS	PHYSICAL ENVIRONMENT	SOCIAL & ECONOMIC	HEALTH BEHAVIORS	CLINICAL CARE
Pinellas	26	23	21	16	13	20	23	7
Hillsborough	25	17	32	25	49	16	26	27
Pasco	38	43	37	28	27	19	39	25
Hernando	45	45	42	31	26	42	22	31

TABLE 2: County Health Outcomes and Factors Ranking for Tampa-St. Petersburg-Clearwater MSA (University of Wisconsin Population Health Institute & Robert Wood Johnson Foundation, 2018b)

KEY HEALTH FACTORS

MSA COUNTY	SEVERE HOUSING PROBLEMS % Households	INCOME INEQUITY Ratio	CHILDREN IN POVERTY %	RESIDENTIAL SEGREGATION Score (0-100)
Pinellas	19	4.8	20	60
Hillsborough	20	4.9	20	45
Pasco	17	4.3	18	44
Hernando	18	4.0	23	31
Florida	22	4.7	21	55

TABLE 3: Key Health Factors - Physical, Social, and Economic Factors for the Tampa-St. Petersburg-Clearwater MSA (University of Wisconsin Population Health Institute & Robert Wood Johnson Foundation, 2018b)

Pinellas County's Residential Segregation score of 60 is higher than the State's and higher than each of the other counties in the MSA (See Table 3). This ranking illustrates factors such as structural racism that may inhibit access to affordable housing options for households of color.

The Residential Segregation score represents the degree of segregation between White and Black residents in the county. The Residential Segregation index ranges from 0 (complete integration) to 100 (complete segregation). Florida has an overall score of 55 on the index.

ANALYSIS

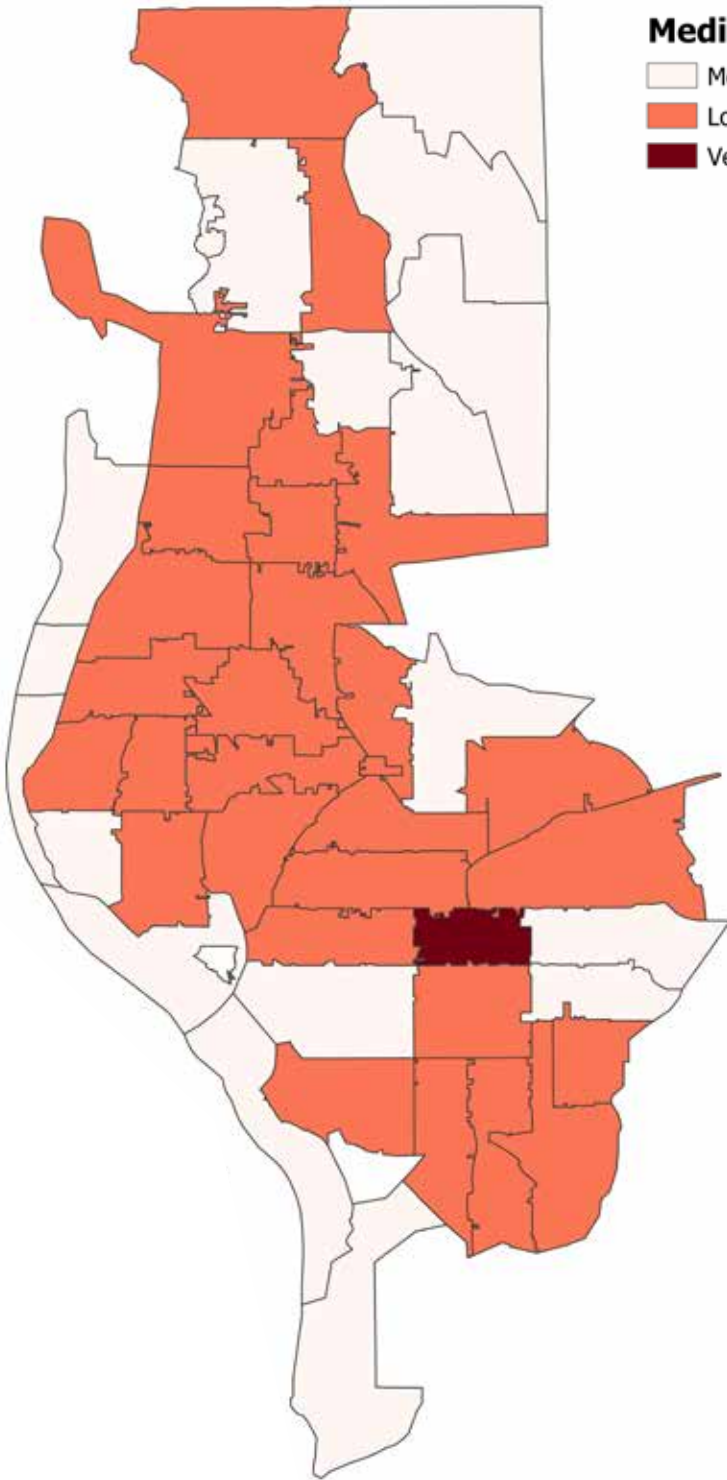
County Inequities: Race/Ethnicity, Income, and Geography

Key social indicators for determining well-being are race and ethnicity. Non-White residents face disproportionately greater challenges in experiencing positive health outcomes.

- Of the nearly 940,000 residents in Pinellas County, approximately 130,727 (or 14.1%) live in poverty (U.S. Census Bureau, 2016a), which is slightly higher than the 2016 national poverty rate of 13.5%.
- Among the county's population, nearly 85% of residents are White. Black or African Americans make up about 11% of the population, with Asian residents representing only 4% of the community. Nearly 9% of residents are Hispanic. Native Americans and people of another race make up the remaining portion of the community's demographic.
- Poverty has a disproportionate impact on persons of color in Pinellas County (See Maps 1 & 2, Table 4) - nearly 30% of those living in poverty identify as African-American, 19% identify as bi- or multi-racial, and 20% identify as "other race" (Pinellas County Economic Development, 2018).
- The highest concentration (50% or more) of residents of color live in the southeastern most region of Pinellas County, which encompasses the Marina District and Greater Pinellas Point neighborhoods.
- Pinellas County ranks 38th among the 3,007 counties in the United States for the gap between the average income of the top 1% of the population and the average income of the bottom 99% (Economic Policy Institute, 2018) – an alarming income inequality statistic.

POVERTY STATUS		
RACE	NUMBER OF PERSONS LIVING IN POVERTY	PERCENTAGE OF PERSONS LIVING IN POVERTY BY RACE
White	91,952	12.0%
Black	27,469	29.3%
Asian	3,980	13.3%
American Indian/Alaskan Native	532	19.5%
Pacific Islander	67	8.8%
Other	2,141	21.0%
Multiracial	4,586	19.1%
ETHNICITY	NUMBER OF PERSONS LIVING IN POVERTY	PERCENTAGE OF PERSONS LIVING IN POVERTY BY ETHNICITY
Non-Hispanic White	77,874	11.2%
Hispanic/Latino of any race	17,528	21.4%

Table 4: 2016 Poverty Status by Race and Ethnicity, Pinellas County (Pinellas County Economic Development, 2018)



Median Household Income as % of AMI

Light Orange Moderate (more than 80%)

Orange Low (80%)

Dark Red Very Low (50%)

MAP 2: Median Household Income as a % of AMI, Pinellas County by Zip Code

DISCUSSION POINTS

Market forces are driving up rental and ownership costs, resulting in an upsurge of households that are housing cost-burdened. How do we alleviate the housing burden crisis? How does Pinellas County improve its affordable housing continuum?

- What affordable housing strategies can be implemented that help to ensure access to affordable housing units, especially for extremely low-income households?
- What other supports, coupled with housing, can be developed to reduce episodes of housing instability and homelessness?
- What policies can ensure continued economic growth while also ensuring adequate access to affordable housing and reliable transportation?

THROUGH THIS ANALYSIS A FEW THINGS BECOME CLEAR

- 1 Poverty and poorer health outcomes are associated with race;**
- 2 Race, poverty, and poor health outcomes, map along the same zip code areas throughout Pinellas County (See Maps 1 and 2);**
- 3 Compared to Florida and the other counties in the MSA, Pinellas County is more segregated (See Table 3);**
- 4 Income disparities are the most pronounced among non-White individuals, especially among Blacks/African Americans; and**
- 5 The income gap between the highest and lowest household incomes is growing.**

Poverty, race, and geography are all connected to access and an ability to maintain safe, decent, and affordable housing. The next section examines these inequities in relation to housing need.

The 4 “A’s” of Housing - Affordability, Availability, Accessibility, and Adequacy

1 Affordability

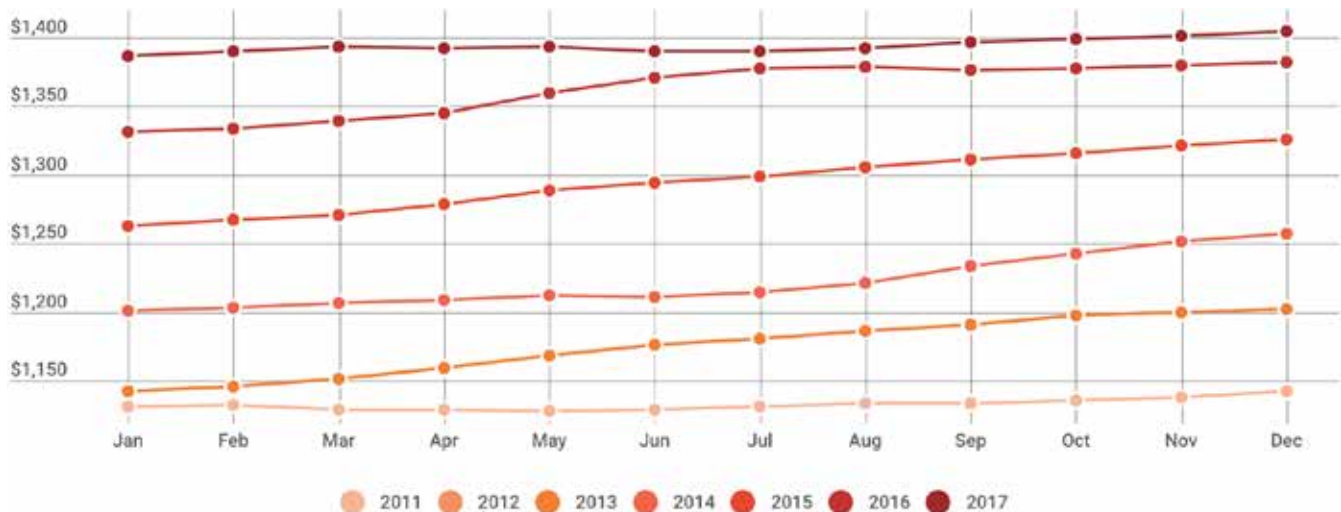
The primary cause of housing instability in any community is a lack of affordable housing opportunities for citizens (affordability defined as no more than 30% of income is spent on housing costs, including utilities), a marker used by the Federal government and affordable housing advocates. By a variety of measures, housing affordability in Pinellas County has declined dramatically in recent years for both renters and homeowners.

INCREASING RENTAL COSTS

- In the last six years in Pinellas County, median estimated market rate rents for all housing types,

including apartments, single family homes, and condos, increased by 22% (Zillow Rent Index (ZRI) Time Series, 2018) (See Graph 1).

- In 2011, the median estimated rent in Pinellas County was approximately \$1,130 per month. Six years later, the median estimated rent has increased to approximately \$1,405 per month. (Zillow Rent Index (ZRI) Time Series, 2018) (See Graph 1).
- Workers who rent property in Pinellas County must make an hourly wage of \$26.93 – nearly 4 times the federal minimum wage – to not spend more than 30% of their income on housing costs.
- For workers earning minimum wage in Pinellas County, it would require 148 hours of work per week (or 3.7 full-time workers) to afford the median estimated market rate rent in Pinellas County.

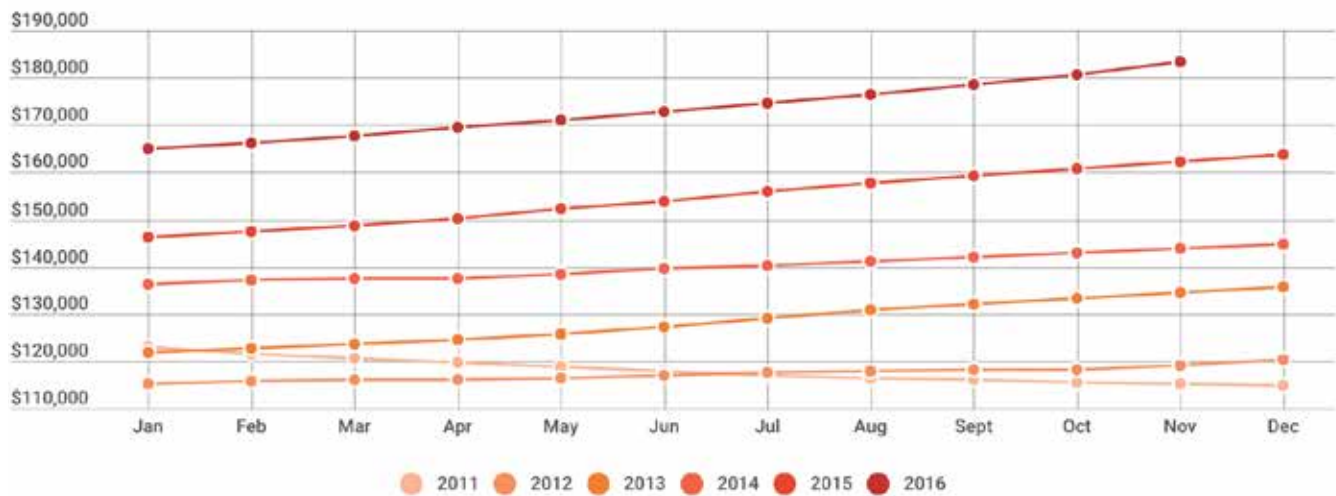


Graph 1: Pinellas County Median Estimated Market Rate Rent for All Housing Types (Zillow Rent Index (ZRI) Time Series, 2018)

ANALYSIS

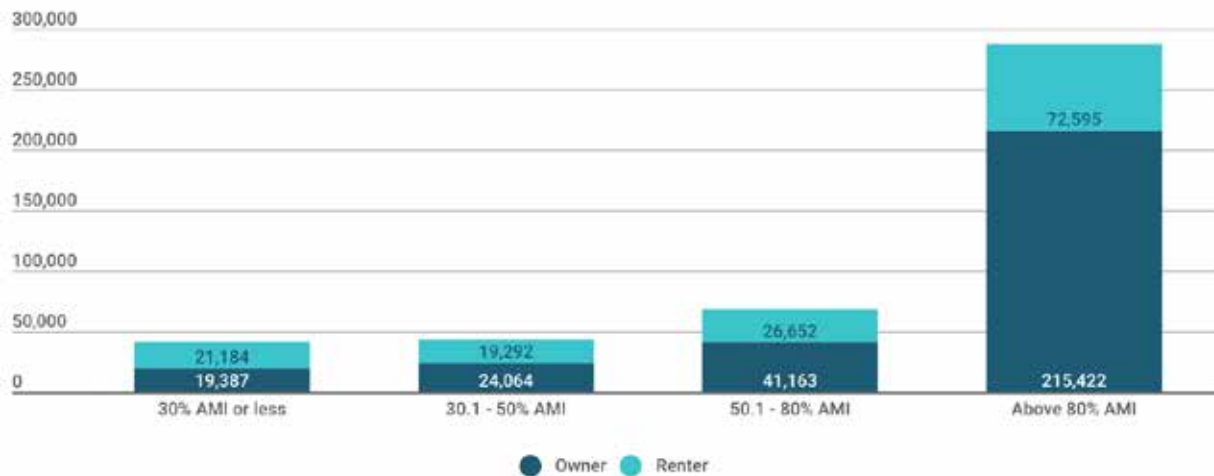
RISING MORTGAGE COSTS

- Over the course of five years in Pinellas County (2011-2016), median estimated home values rose by 59% (Zillow Home Value Index, 2018). In 2011, the median estimated home value in Pinellas County was approximately \$115,000. Five years later, the median estimated home value increased to approximately \$183,000. (See Graph 2).
- Using mortgage estimation tools, including homeowner taxes and fees in Pinellas County, the projected mortgage payment for a \$183,000 home is \$1,343.70 per month.
- Workers In Pinellas County must earn more than \$25 per hour (nearly 3.5 times the federal minimum wage) to afford the median estimated mortgage payment. As a result, home ownership continues to be an economically unattainable goal for many low-wage Pinellas County workers and their families.



Graph 2: Pinellas County Median Estimated Home Values (Zillow Home Value Index, 2018)

To explore the connection between income and renter/owner households, data were examined in the South Pinellas area. In South Pinellas, over one-third of resident households rent their homes. Extremely low-income residents are more likely to be renters than homeowners – more than 52% of residents within this income bracket rent their homes (See Graph 3). As household income increases, homeownership increases as well. Over 60% of residents with incomes considered “low” (50.1-80% AMI) own their homes while nearly 75% of residents with incomes above 80-percent AMI are homeowners.



Graph 3: Households by Owner/Renter and Income, Pinellas County (U.S. Census Bureau, 2016c)

COST-BURDENED HOUSEHOLDS AND AFFORDABILITY GAP

Despite an abundance of older and slightly less expensive housing as compared to the rest of the state, Pinellas County residents continue to find it difficult to obtain affordable housing. Again using 30% of a household’s income as the marker for affordability, in Pinellas County, 171,245 households (more than 50% renters and over 33% homeowners) are considered “cost-burdened,” (U.S. Census Bureau, 2016c) meaning they pay more than 30% of their income towards housing. Vulnerable populations are often hardest hit by lower incomes and higher costs. Over 50% of households with seniors, children, or persons living with disabilities are cost burdened in Pinellas County (Shimberg Center for Housing Studies, 2016).

In Pinellas County, low-income households are disproportionately affected by housing cost burden. Residents with incomes at or below 80% AMI are more likely (67% of residents) to spend more than 30% of their incomes towards the cost of housing. With such high percentages of income funneled into housing costs, low-income residents are left with little to afford other basic needs such as food, clothing, transportation, and health care.

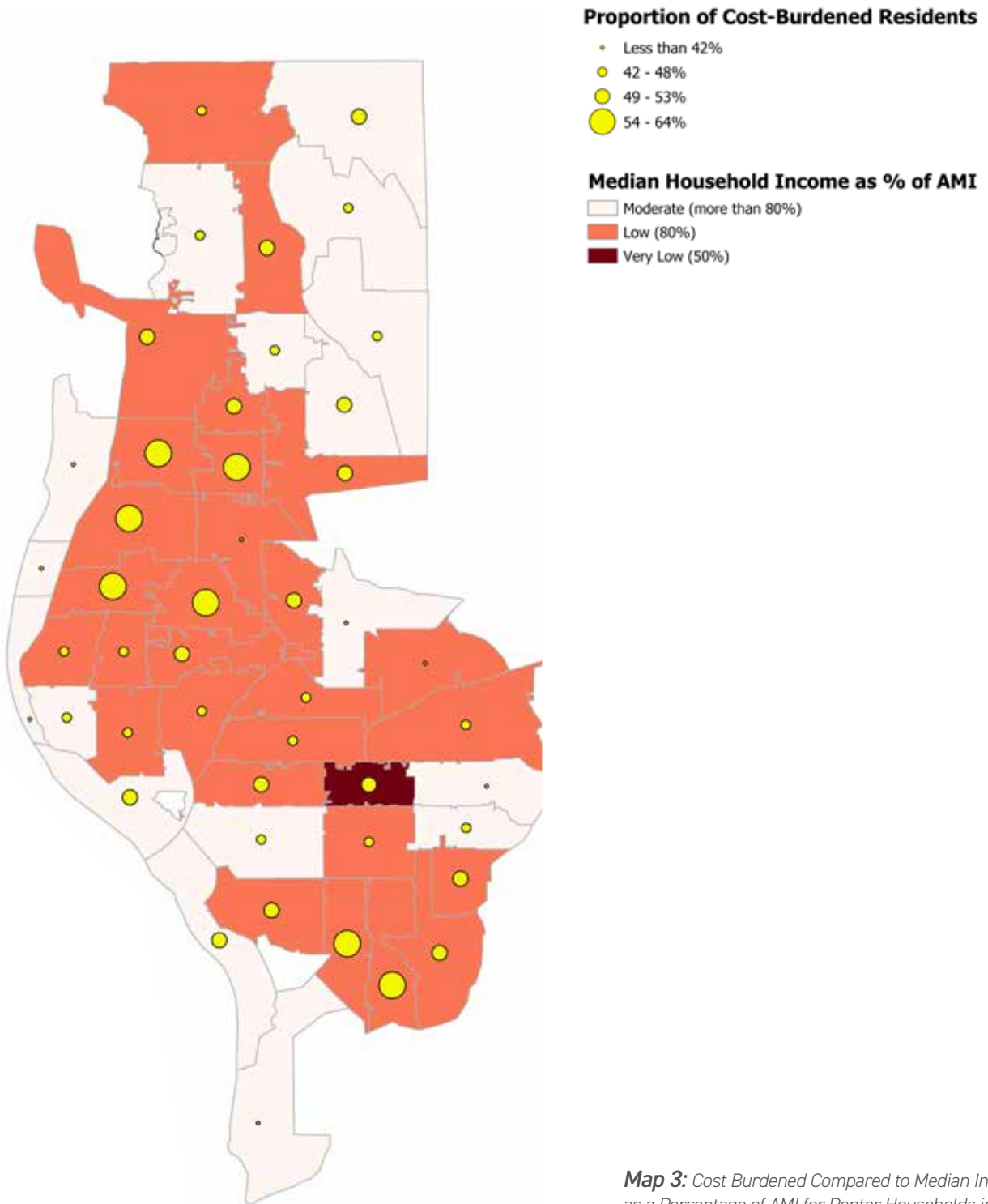
As Table 5 and Map 3 indicate (U.S. Census Bureau, 2016c), extremely low-income renters are especially hard hit by the shortage of affordable housing. Households within this income limit experience severe cost burden at higher rates than households with higher incomes.

As income drops, the percentage of income going to housing-related costs increases. Note the similar pattern of higher cost burden associated with areas of lower income and non-White households, as described earlier.

Renters with incomes between 50 and 80% AMI experience higher rates of moderate cost-burden (57%). Renters with incomes above 80% AMI are more likely to experience no cost-burden at all. Renting is an affordable option for higher income households in Pinellas County. Nearly all renter households with incomes above 80 percent of AMI pay 30 percent or less of their income for their housing.

The South Pinellas area has a high percentage of cost-burdened households, with the highest concentration (52% of households or more) living in areas that are heavily low- to extremely low-income. With more than 50% of residents in the South Pinellas region being people of color, it is critical that affordable housing strategies target these minority, cost-burdened households, in order to impact and improve health equity in minority communities.

ANALYSIS



Map 3: Cost Burdened Compared to Median Income as a Percentage of AMI for Renter Households in Pinellas County (U.S. Census Bureau, 2016c)

1 in 2 South Pinellas households are cost-burdened and live in areas with high concentrations of low- to extremely low-income residents.

COST-BURDENED HOUSEHOLDS AND INCOME

Having a job does not always guarantee access to affordable housing. Many cost-burdened households in Pinellas County are led by someone working either full or part time. As Table 5 shows, low-wage workers are heavily affected by the lack of affordable housing. For residents within this income limit to afford the median estimated rent in 2018, renters would have to spend over half their monthly income towards housing costs.

There is a strong correlation between income and housing affordability. As income decreases, so does affordability. The affordability gap is a chasm

that highlights the plight of historically manifested housing inequities. On average, households with moderate to high incomes (earning at or above 80% AMI) do not experience a gap in housing affordability. Table 5 highlights the range of the affordability gap for a few examples of common wage earners. As the examples illustrate, the affordability gap ranges from \$40 to \$873 for earners in such industries as hospitality, retail, and manufacturing. These examples demonstrate the current challenge that even full-time wage earners, working 40 hours a week, 50 weeks a year, have throughout Pinellas County (Florida Data Clearing House, n.d.).

AFFORDABILITY GAP BY INDUSTRY WAGE					
	HOUSEHOLD INCOME LIMIT 0 - 30% AMI	HOUSEHOLD INCOME LIMIT 30.1 - 50% AMI	HOUSEHOLD INCOME LIMIT 30.1 - 50% AMI	HOUSEHOLD INCOME LIMIT 50.1 - 80% AMI	HOUSEHOLD INCOME LIMIT
	MINIMUM WAGE EARNER	LEISURE & HOSPITALITY	RETAIL TRADE	NONDURABLE GOODS MANUFACTURING	AMI
Median Annual Income (2 Person)	\$16,500	\$23,540	\$30,680	\$49,820	\$64,000
Median Monthly Income (/12)	\$1,375	\$1,961	\$2,556	\$4,151	\$5,333
30% for Housing Costs	\$412	\$588	\$767	\$1,245	\$1,600
Zillow Rent Index for 1-BR Unit + \$200 Utilities*	\$1,285	\$1,285	\$1,285	\$1,285	\$1,285
AFFORDABILITY GAP	(\$873)	(\$697)	(\$518)	(\$40)	\$315

Table 5: Affordability Gap by Industry Wage, Pinellas County, (Florida Data Clearing House, n.d.; Zillow Rent Index (ZRI) Time Series, 2018)

ANALYSIS

As illustrated earlier in this report, many low- and extremely low-income, wage-earning households are predominately non-White with the majority being Black/African American. As a result, these households pay a disproportionate amount of their income to housing-related costs. They are severely cost-burdened, which has a direct effect on their overall health and well-being.

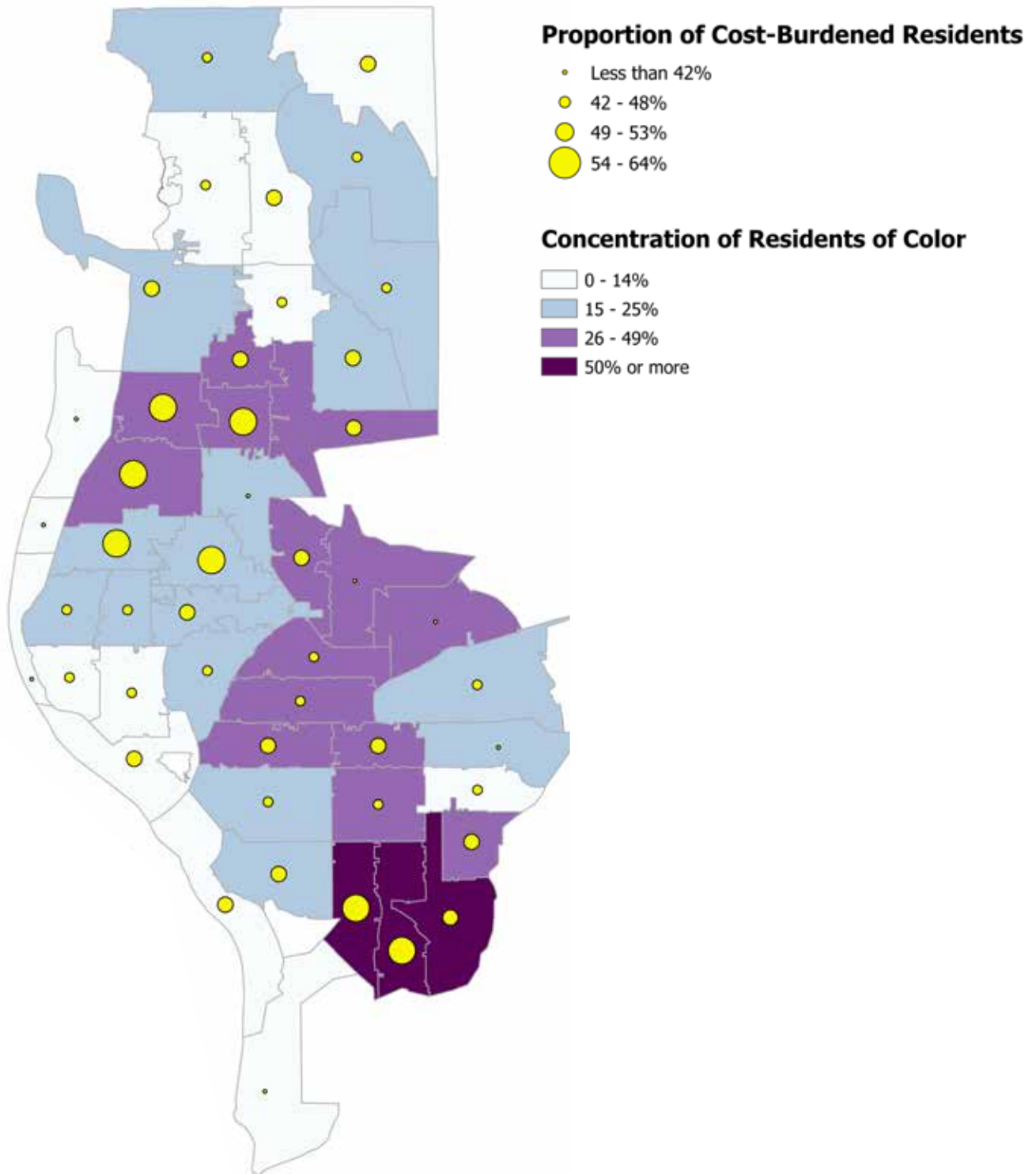
In the following analysis, considering Median Annual Income by race/ethnicity compared to

the Median Market Rent, all households would experience an affordability gap – paying over 30% of their income toward housing-related costs. The gap ranged from \$60 to \$490 per month. However, this gap was higher among non-White households (with the exception of Asian households) and highest among Black/African American households. For these households, the affordability gap was \$490 per month (See Table 6) and Black/African American households earned only 65% of their White household counterparts.

RACE/ETHNICITY							
	BLACK OR AFRICAN AMERICAN	WHITE	ASIAN	NATIVE HAWAIIAN & OTHER PACIFIC ISLANDER	NATIVE AMERICAN	ANOTHER RACE	HISPANIC
Median Annual Income	\$31,796	\$49,007	\$57,830	\$44,514	\$39,828	\$38,794	\$39,232
Median Monthly Income	\$2,650	\$4,084	\$4,819	\$3,710	\$3,319	\$3,233	\$3,269
30% for Housing Costs	\$795	\$1,225	\$1,446	\$1,113	\$996	\$970	\$981
Zillow Rent Index for 1-BR Unit + \$200 Utilities*	\$1,285	\$1,285	\$1,285	\$1,285	\$1,285	\$1,285	\$1,285
AFFORDABILITY GAP	(\$490)	(\$60)	\$161	(\$172)	(\$289)	(\$315)	(\$304)

Table 6: Race/Ethnicity, AMI, and Rent Burden (U.S. Census Bureau, 2016c; Zillow Rent Index (ZRI) Time Series, 2018)

When comparing race to cost-burdened households, the concentration of cost-burdened households in Pinellas County is in predominately minority neighborhoods (See Map 4). The visual analysis further illustrates the points made earlier – minority households are more likely to be low-income, pay a greater percentage of their income toward housing-related costs, and have less access to affordable units. These inequities track along the same racial, health, and income lines examined earlier throughout Pinellas County.



Map 4: Cost Burden Compared to Race, Pinellas County by Zip Code (U.S. Census Bureau, 2016c). Map created using ArcGIS software.

ANALYSIS

DISCUSSION POINTS

Federal, state, and local resources are often earmarked for affordable housing development, however such funding is often limited and shrinking.

- Are available resources being targeted to support affordable housing developed especially for extremely low-income families?
- How can increased countywide collaboration address housing inequities that need to be corrected?
- How can the loss of affordable housing units be stopped?
- Are there local or regional solutions to create strategies to increase the development of new affordable housing units?
- How do current local, state, and federal laws, policies, and practices contribute to the inequitable distribution of funding?

2 Availability

Clearly, the ability of a household to pay for housing in part is predicated on a household's ability to access housing. Access to affordable housing is often limited by the lack of housing available to low-income families. Low- and extremely low-income households have a harder time accessing affordable housing to meet their budget, thus they often pay well over 50% of their income to cover housing costs.

Available affordable subsidized units of housing are scattered throughout the County. The Florida Housing Data Clearing Housing (2016) maintains a listing of affordable units supported through HUD, USDA, and the Florida Finance Authority.

- It is estimated there are 10,898 units of subsidized housing located in 133 developments countywide. In addition, there are over 8,500 rental vouchers managed through the six local Public Housing Authorities.
- A bulk of assisted housing is located within the South Pinellas community, often in lower income areas and areas with a higher number of households of color (See Map 5).
- Several assisted housing developments are located within the downtown area: nearly 1,500 units in total. In Jordan Park, 237 assisted housing units provide homes to low-income residents.
- Combined, downtown and Jordan Park units make up nearly 24% of the total assisted housing units in South Pinellas County. The remaining units are spread throughout the County in regions not as accessible to community assets, such as shopping, transportation, employment and health care.

SHORTAGE OF AFFORDABLE UNITS

Even with subsidized units, there remains a shortage of affordable housing units. Currently in the U.S. there is a shortage of 7.2 million available and affordable units for extremely low-income households (National Low Income Housing Coalition, 2018b). The State of Florida is one of the hardest hit states, with an estimated 32 or fewer affordable and available homes for every 100 extremely low-income renter household (Urban Institute, 2018). This is lower than the national figure of 46 units per 100.

- There is a statewide affordable housing unit deficit of over 430,000 units for extremely low-income renter households and over 600,000 for households at or below 50% AMI (National Low Income Housing Coalition, 2018b).
- In Pinellas County, it is estimated that there is a deficit of 19,820 units for extremely low-income households and nearly 34,000 for households at or below 50% of AMI (National Low Income Housing Coalition, 2018a).

- There is only 1 public housing unit for every 100 people living in poverty in Pinellas County (Florida Housing Data Clearinghouse, 2016).
- Three out of four low-income seniors do not have access to affordable housing units in Pinellas County (Florida Housing Data Clearinghouse, 2016).
- For every 100 extremely low-income renter households in Pinellas County, earning 0-30% AMI, only 18% have access to available and affordable rental units. For every 100 very low-income renter households, earning 0-50% AMI, only 27% have access to available and affordable rental housing units. (See Table 7).

DECREASING AFFORDABLE UNITS

Probably most concerning is the decrease in new units of affordable housing being developed. 2012-2016 saw a decrease in the development of units, down from 401 units in 2012 to 86 units in 2016 (Florida Housing Data Clearinghouse, 2016). Over the four-year period, 1,345 units were added, however almost half as many, 646 units, were lost during the same time period (See Graph 4). Not only must new units of affordable housing be developed, but existing units must be preserved.

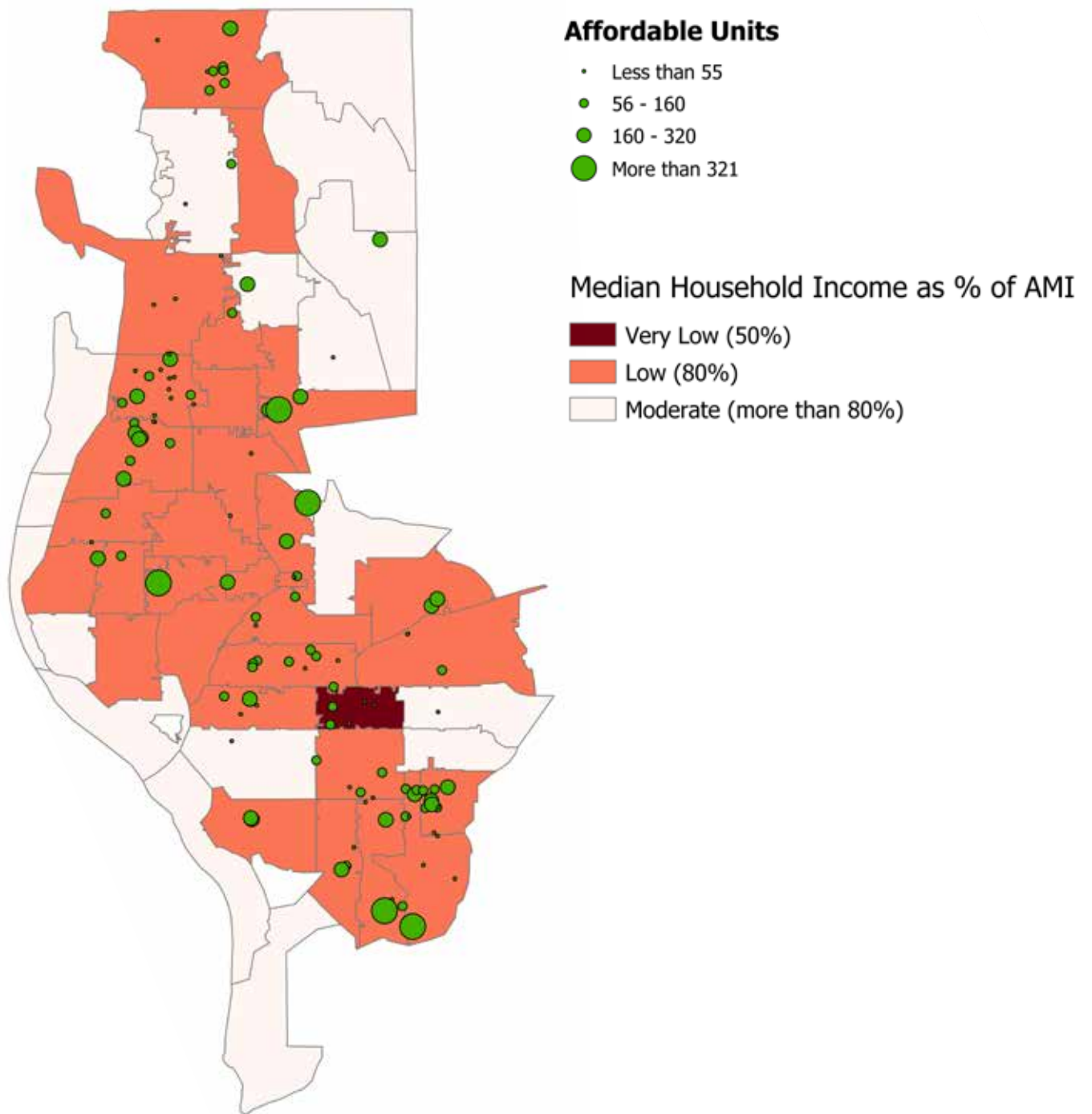
LOW-INCOME AFFORDABLE UNITS AVAILABILITY IN PINELLAS COUNTY		
	PINELLAS COUNTY (0-30% AMI)	PINELLAS COUNTY (0-50% AMI)
Affordable Units per 100 Renter Households	41	42
Affordable and Available Units per 100 Renter Households	18	27

Table 7: Extremely Low-Income Households Compared to Available and Affordable Housing Units by Select County (National Low Income Housing Coalition, 2018a)



Graph 4: Housing Units Added and Lost to Assisted Housing Supply (2012-16), Pinellas County (Florida Housing Data Clearinghouse, 2016)

ANALYSIS



Map 5: Affordable Housing Units by Median Household Income, Pinellas county by Zip Code (Florida Housing Data Clearinghouse, 2016; U.S. Census Bureau, 2016c)

DISCUSSION POINTS

Even with Federal Fair Housing Laws, access to and the development of affordable housing can be impacted by...

- Discriminatory practices, such as application processes which include denials based on strict policies related criminal or credit history.
- NIMBY “ism” – “Not in My Back Yard” attitudes, zoning laws, and other development policies which direct low-income housing to already impoverished communities.
- A lack of access to community amenities, services, and employment opportunities.
- A lack of access for individuals with mobility challenges.

(University of Wisconsin Population Health Institute & Robert Wood Johnson Foundation, 2018b). Both are indicators of the connection to transportation choices and availability and are associated with positive health outcomes. Walking, riding a bike, or taking public transit have more health benefits than driving alone. Shorter commutes are also associated with healthier lifestyles.

- In Pinellas County, 80% of the workforce drives alone and 33% of commuters drive 30 minutes or more to work each day. Of workers driving alone, this percentage is slightly lower for Black (78%) and Hispanic (75%) workers.
- For the most part, St. Petersburg residents are dependent upon their cars for transportation. However, the costs related to owning a car, estimated at \$8,469 annually, are difficult for low-income households, especially when considering the lack of availability of affordable housing (AAA, 2017).

3 Accessibility

The need for housing extends beyond whether a unit is available and affordable. Units must also offer proximity and accessibility to community services and amenities that promote health. Additionally, housing units should be easily accessible to and livable for persons living with disabilities. Often, public and programmatic policy can limit access to available housing.

PROXIMITY TO COMMUNITY SERVICES

Several measures have been used to determine the proximity of households to community amenities, including grocery stores, hospitals and health care providers, employment and school. Two measures—Driving Alone to Work and Long Commute—are used in the County Health Rankings

An additional measure of accessibility is a community’s walk score. Table 8 provides a “commute” score including walking, transit, and biking measures for the most accessible neighborhoods in St. Petersburg. The scores are based on a scale of 1-100, with 100 being the best – the most walkable, best public transportation, or the most bikeable. For communities with higher numbers of households living with lower incomes, these scores are lower – meaning more car dependent and with fewer transit options (Walk Score, n.d.)

Among the top ten most accessible neighborhoods in South Pinellas County, only two contain assisted housing developments – downtown St. Petersburg and Jordan Park. Downtown St. Petersburg provides the greatest community accessibility in South Pinellas County (91 out of 100).

ANALYSIS

Among the top ten most accessible neighborhoods in South Pinellas County, only two contain assisted housing developments—downtown St. Petersburg and Jordan Park. Downtown St. Petersburg provides the greatest community accessibility in South Pinellas County (91 out of 100).

ST. PETERSBURG COMMUTE SCORES (HIGHER SCORES BETTER)			
	WALK SCORE	TRANSIT SCORE	BIKE SCORE
Downtown	91	55	92
Historic Old Northeast	70	41	77
Lake Maggiore	45	31	62
Jordan Park	67	40	59
Greater Pinellas Point	25	34	48
Old Southeast	42	32	69

Table 8: St. Petersburg Neighborhood – Walk, Transit, and Bike Score (Walk Score, n.d.)

POLICY BARRIERS

Often low-income households are kept from housing opportunities due to unfair policies and screening processes. Housing may be available, but landlords or programs will not accept potential tenants for a variety of reasons including stigma or discrimination, which may be disguised as stricter policies that limit housing access. Further, households with disabilities or other vulnerable populations in need of additional supportive services to stay permanently housed may not have access to such services. In addition to specific policy and program barriers, NIMBYism (Not in My Back Yard, an expression for the pressure brought by many communities to exclude low-income or supportive services from their neighborhoods) and discriminatory institutional practices still create problems for low-income households in accessing available housing.

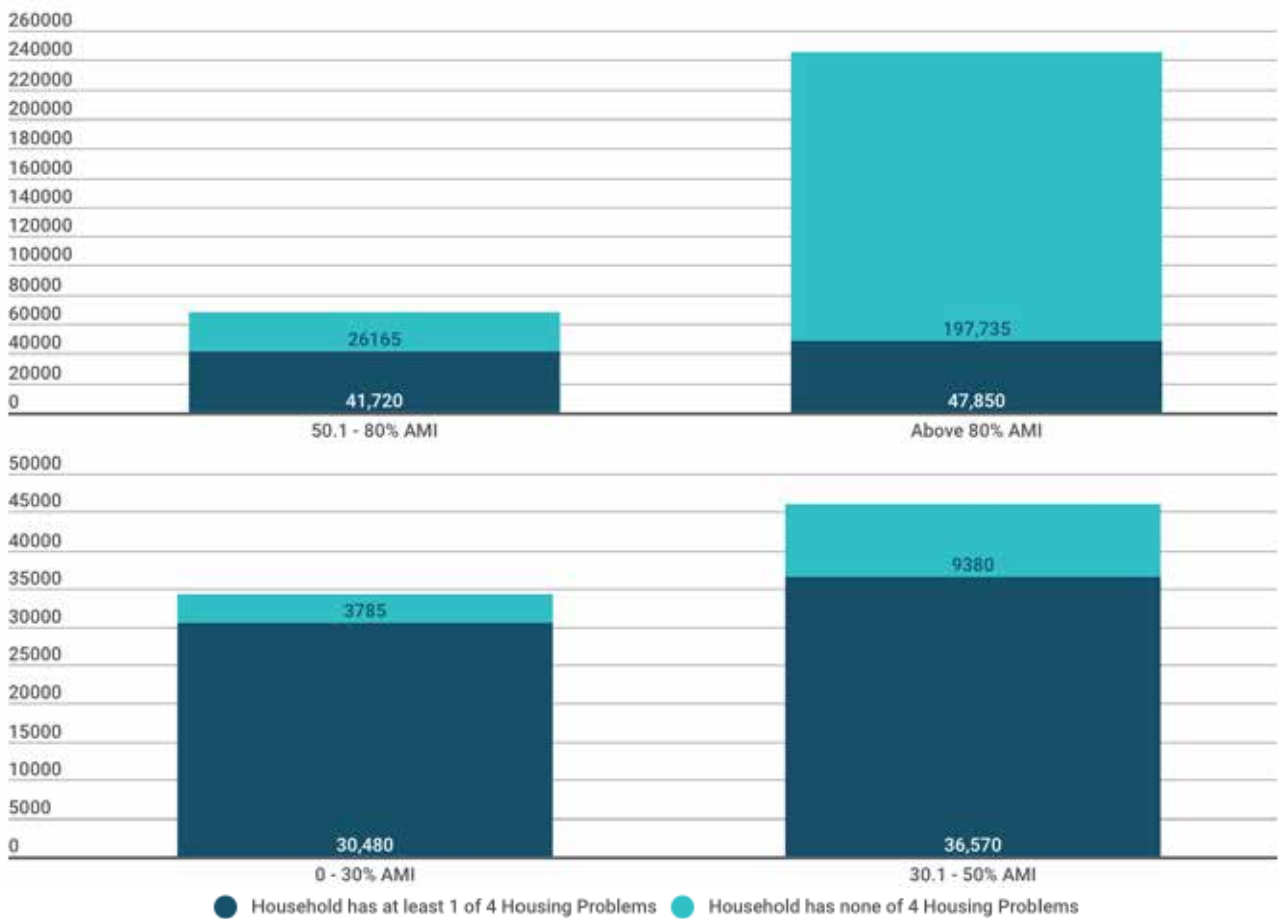
PHYSICAL ACCESS AND LIVABILITY

Lastly, much of the housing stock in the U.S. is not accessible to persons with disabilities. It is estimated that only one third of housing in the U.S. is modifiable for a person with disability with only 5 percent accessible to persons with mobility issues. This percentage drops to 1 percent for persons using wheelchairs (Bo'sher, Chan, Ellen, Karfunkel, & Liao, 2015). Given the large number of elderly persons residing in Pinellas County, 24.2% of the total population, and the percentage of persons under 65 living with a disability, 9.8%, accessibility is crucial to the quality of life experienced by a third of Pinellas County residents (U.S. Census Bureau, 2016a). As such, visitability design principles must be included as an integral part of building archetypes.

4 Adequacy

Pinellas County contains a larger stock of older housing when compared to other areas throughout the State of Florida (Shimberg Center for Housing Studies, 2016). It is estimated that over 177,000 of the County's housing units were built prior to 1970 with slightly over 4,200 units being built in 2010 or later (U.S. Census Bureau, 2016c). Pre-1970's housing is concentrated around the City of St. Petersburg, with newer housing located in the northern most parts of Pinellas County (Shimberg Center for Housing Studies, 2016).

Older housing may be less affordable due to the need for additional upkeep and repairs. Using HUD's Comprehensive Housing Affordability Strategy (Office of Policy Development and Research, 2015) data to explore housing adequacy problems within Pinellas County, a preponderance of housing problems are revealed, including, lack of utilities, (i.e., plumbing and kitchens), overcrowding and cost burden. (See Graph 5). Low-income households are particularly at risk for these housing adequacy problems. Expanding programs that provide for housing repairs, weatherization, and energy efficient solutions will optimize people's ability to achieve cost savings and an improved quality of life.



Graph 5: Severe Housing Problems Based on Annual Median Income (Office of Policy Development and Research, 2015)

KEY CHALLENGES AND GAPS

Through this analysis, several key challenges and gaps were discovered. Like most of the data presented in this report, this list is not exhaustive, nor does it intend to disregard the assets and strength of the county. Rather, it represents a starting point for further research, collaboration, and strategy and can serve as a starting place for the Foundation's housing convenings.

TOPIC	COMMENTS
<p>Health Equity</p>	<ul style="list-style-type: none"> • Pinellas County ranks 38th among all counties in the nation for the largest income inequity gap between the top 1% and the 99%. • Across multiple social determinants, including affordable housing, health outcomes, incidents of homelessness/housing instability, and poverty, Black/African American residents of Pinellas County experience disproportionately worse outcomes.
<p>Collaboration</p>	<ul style="list-style-type: none"> • Current affordable housing planning has limited emphasis regarding the intersectionality of housing and health equity. • New forums must be created to encourage collaborative efforts toward improving health equity from a social determinant lens. • Collaborative efforts need to occur that help all sectors touching housing to understand the requirements and limitations of current funding, so solutions can be identified to find alternative strategies to fill housing and health inequities.
<p>Policy</p>	<ul style="list-style-type: none"> • No countywide analysis has been conducted to review all housing-related policies from a health equity lens to assess their impact on development. • 24 municipal governments with individual policy-making jurisdiction can create layers of complexity for countywide policy change and implementation. • Local, state, and federal policies may be inhibiting affordable housing development opportunities within the County and/or specific municipalities.

TOPIC	COMMENTS
<p>Housing Stock – 4 A's</p>	<ul style="list-style-type: none"> • The affordable housing supply in Pinellas County is woefully inadequate to meet resident needs, especially low-income families. • Low-income households, especially extremely low-income households, in Pinellas County continue to be severely cost burdened. • The most significant gap in affordable, adequate, and accessible housing exists for those whose income fall between 0-30% AMI. • Planning for public/subsidized housing developments rarely involves ensuring high walk, bike, and other transit scores to aid in easy access to employment, health care, and access to healthy food.
<p>Data</p>	<ul style="list-style-type: none"> • There is a lack of reliable, timely, cross-sector data regarding the funding of and the continuum of affordable housing needs and availability through a health equity lens in Pinellas County. • Without centralized and live data regarding housing needs and gaps for extremely low- to low-income residents, policymakers and developers lack adequate tools for effective planning.
<p>Funding</p>	<ul style="list-style-type: none"> • With the significant investments of federal, state, and local dollars in housing in Pinellas County, deeper analysis needs to occur to better capture where funding is being invested geographically and how such efforts are addressing health inequities. • Develop local funding strategies to maximize Federal and State housing funds to ensure the development of a full housing continuum that promotes health equity through Pinellas County.

CONCLUSION

At the beginning of this report, we stated our intent to begin a journey to bring together community partners representing multiple systems and sectors to examine and respond to the underlying conditions that continue to promote social injustices and inequities that shape health outcomes. The positive connection between housing and improved health outcomes and well-being is well documented. Housing, as a structural intervention, is a mechanism to right generations of social injustices and health inequities. Such inequities track along the lines of poverty, race, ethnicity, and geography. Additional vulnerable populations, including seniors, the homeless, LGBTQ persons, youth, persons with disabilities and chronic health conditions, also experience disproportionate rates of health inequities, and higher rates of homelessness and housing instability.

We hope that this assessment can begin to foster a clearer understanding of the scope of the county's housing challenges and inspire and motivate collaborative action across a housing landscape that is currently siloed and uncoordinated. It also represents an invitation to be a part of a convening of local stakeholders to further research, discuss, and plan coordinated action to rectify generations of failed housing and health policy.

The Foundation invites interested community stakeholders to embark on this community convening with the following goals:

- Building community collaboration and system integration that strives to right social injustices and health inequities related to housing;
- Seeking out new funding streams and maximize existing funding to focus on improving the county's housing continuum and with it improve health and well-being;
- Engaging and empowering low-income residents and persons of color to participate in developing solutions for their communities;
- Analyzing local, state, and federal policies that may be limiting equitable housing opportunities and identifying the solutions necessary to create policy change.

The Foundation invites all interested parties to step into this important community-led process and shape new pathways to advance health equity through housing.

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