Sometimes It’s Raccoons in the Attic: How Poor-Quality Housing Affects Children’s Health and Education
...sometimes the reasons aren’t what people think they are

• When children do poorly in school
• When children are often absent from school
• When children change schools often
What do raccoons have to do with it?

*Let me tell you a story.*
Safe, Stable, Affordable Housing is the Key

Stable Families

- Good physical and mental health
- Children’s success in school
- Stable employment
  For parents

Stable families
- Stable, safe neighborhoods
- Lower crime
- More desirable, higher value communities
Impact of Poor Housing on Children’s Health

- Housing is one of the most-researched, most-documented determinants of health
- Mold triggers asthma and other respiratory conditions
- Vermin – asthma, spread of infectious disease, bites
- Lead-based paint
- Injuries
- Unsafe neighborhoods

• Mold triggers asthma and other respiratory conditions
• Vermin – asthma, spread of infectious disease, bites
• Lead-based paint
• Injuries
• Unsafe neighborhoods
Impact of Poor Housing on Children’s Education

• Frequent moves mean financial strain on families
• Frequent changes of schools
• Disruption of learning and social networks
• Parental stress
• Poor educational achievement
Accountability is Key

The responsibility falls on many shoulders

- Financial Institutions
- Government
- Predatory investors/landlords
- Problem tenants

*The lines of responsibility are often not linear, but a web of connections*
Financial Institutions

• Sub-prime (high risk) lending
• “Bundling” of bad mortgages
• Disposal of foreclosed properties
Government

- Statutes and enforcement processes
- Disposal of property tax foreclosures
- Urban planning and zoning
Statutes and Enforcement

• Municipal Codes
• Enforcement
• Rental Inspection

Why is a house like this even permitted to be on the rental market?
Predatory Investors/Landlords

- Local and out-of-town
- “Milkers”
- Unfair lease or no lease
- Make tenants pay in cash
- Don’t run background checks
- “rent-to-own schemes”
- Don’t live in the neighborhoods
- Bullies
Problem Tenants

- Unable to rent elsewhere
- Pay late
- Don’t pay at all
- Filth
- Vandalize property, theft
- Conduct illegal activities at the property
We all seek what is best for ourselves

Getting to Answers and Solutions

• Many current policies and practices contribute to the problem
• Often connections and consequences among policies and practice are not well understood
• Better understanding by communities and policymakers can help break the cycle
We Need Good Tools to Help Us Pinpoint Root Causes

- Data collection and management systems
- Software to analyze data from disparate systems
Psycho-Social Impacts of Substandard Housing on Children
Low-Income Families Often... 

- Oscillate between homeless and housed in substandard housing stock
- Live in “doubled up” situations
- Have extensive eviction histories, bad credit
- Move frequently
- Enter into predatory housing situations
- Access emergency services (shelter)
Psychological Impacts

- Stress
- Anxiety and depression
- Increased rates of adverse childhood experiences (ACES)
- Goal orientation (linear vs. cyclical)
- Behavioral issues: aggression, lying
- Problems appear at earlier ages
- School performance nearly always impacted
- Linked with parenting and parental stress
Social & Developmental Impacts

• Early childhood development
• Changing schools frequently
• Child service involvement
• Social supports in flux
• Reduced rates of high school graduation, college attendance
• Earlier involvement with justice systems
• Increased rates of substance abuse
• “Parentified” children
Importance of Housing Quality

• Much has been said and written about the affordability crisis but...

• Housing Quality has been shown to be the strongest predictor of emotional and behavioral problems in children among factors including affordability, home ownership, residential stability or housing subsidy receipt.

• After-school programs, expanded housing voucher programs, better code enforcement, landlord registry, eviction prevention programs

• Safe and quality housing is directly linked with childhood social, emotional and developmental wellness
References


Funding Potential Solutions
AFFORDABLE HOUSING PROGRAM (AHP)
# Programs

## HOUSING & COMMUNITY INVESTMENT

<table>
<thead>
<tr>
<th></th>
<th>AHP</th>
<th>HOP</th>
<th>NIP</th>
<th>AMP</th>
<th>DRP</th>
<th>CIP</th>
<th>Elevate</th>
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<tbody>
<tr>
<td>TYPE</td>
<td>Affordable Housing Program</td>
<td>Homeownership Opportunities Program</td>
<td>Neighborhood Impact Program</td>
<td>Accessibility Modifications Program</td>
<td>Disaster Relief Program</td>
<td>Community Investment Program</td>
<td>Small Business Program</td>
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<tr>
<td>•</td>
<td>Competitive Grant</td>
<td>Maximum $500,000</td>
<td>No member limit</td>
<td>First-come/First-serve Grant</td>
<td>Up to $4,000-$5,000</td>
<td>Member limit: $500,000</td>
<td>First-come/First-serve Grant</td>
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<tr>
<td>PURPOSE</td>
<td>Acquire, develop, and/or rehabilitate affordable single- and multi-family (rental) properties</td>
<td>Assist low-moderate income first-time homebuyers with down payment and/or closing costs</td>
<td>Assist existing low-moderate income homeowners with rehabilitation needs</td>
<td>Assist low-moderate income senior homeowners or households with disabilities with accessibility modifications</td>
<td>Assist low-moderate income households impacted by federal- or state-declared disasters</td>
<td>Finance community economic development activities in targeted areas</td>
<td>Assists in the growth and development of small businesses and their workforces</td>
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</tbody>
</table>
Donated Properties
Non-profit Developer
Housing very low- to low-income households
Housing homeless populations
Providing resident support for economically empowering initiatives
Financial support from member financial institution
Located in rural areas
Providing rental assistance
Site located within walking distance to transportation or amenities
Project is ready to proceed
Leveraging other funding
Stabilizing the neighborhood
Project design features*

*Specific to 2018 funding round
Tools & Resources
AFFORDABLE HOUSING PROGRAM (AHP)

- www.fhlbi.com/affordablehousing
- CID Workshops:
  - 3/11/20: Evansville
  - 3/12/20: Indianapolis
  - 3/19/20: South Bend
- Megan Coler-Hasser
  - mcoler@fhlbi.com
  - 317-465-0371
Prosperity Indiana Summit

Sometimes It’s Raccoons in the Attic: How Poor-Quality Housing Affects Children’s Health and Education
Prosperity Indiana Summit

Anuja Petruniw
Director of Operations and Neighborhood Engagement
Thomas Gregg Neighborhood School

Melissa Benton
Community Development Officer
John Boner Neighborhood Centers
Vision and Mission

Mission: The John Boner Neighborhood Centers inspires neighbors and partners to improve the quality of life on the near Eastside by providing tools for change and growth.

Vision: The near Eastside is a vibrant, thriving, welcoming community.

Mission: Thomas Gregg Neighborhood School prepares students through a whole child approach that encompasses two-generational supports, social/emotional development and personalized learning.

Vision: Thomas Gregg Neighborhood School strives to prepare students to positively contribute to the quality of life of their community.

Core Values: Take Care of Yourself, Take Care of Each Other, Take Care of This Place.
TGNS Demographics

Grades Served: PK-6th

Enrollment 2019-20

559 students

Enrollment 2019-20 by Ethnicity

Enrollment 2019-20 by Free/Reduced Price Meals
Who We Are
TGNS School Model

**Whole Child Approach**

- **Social Skills Instruction**
  - Responsive Classroom Practices
  - Culture Team
  - Trauma Informed Care

- **Community Connection**
  - Service Learning
  - Early Warning System
  - Family Engagement & Parent Education
  - Housing Stability Initiative

**Personalized Learning**

- Community
- Customization
- Rigor
- Relevance & Collaboration
- Purposefulness

**Social/Emotional Learning**

**Two-Generational Supports**
Housing Stability for School Success

Program Goals:

- Increase Housing Stability
- Reduce School Mobility
- Increase Family Engagement
- Increase Employment and Career Outcomes
- Increase Household Financial Position
  - Increase Net Income
  - Increase Net Worth
  - Increase Credit Scores
Housing Stability for School Success

Early Successes:

- 48 families completed Family Achievement Plans
  - 100% of families increased engagement in their child’s learning
  - 88% of families improved their financial position
  - 60% of families improved their parenting skills
- 25% reduction in number of discipline actions
- 25% reduction in chronic absence rate in 2018 – 2019 compared to 2017 – 2018 school year
- Program participants financial stability assessment

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<th>At entry</th>
<th>Current</th>
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<tr>
<td>Net Income</td>
<td>($124.04)</td>
<td>$133.35</td>
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<tr>
<td>Net Worth</td>
<td>($10,235.30)</td>
<td>($10,235.30)</td>
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<td>Credit Score</td>
<td>534</td>
<td>544</td>
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The Union

New construction, 30 unit apartment building designed to serve families with children attending Thomas Gregg Neighborhood School
The Union
## The Union

### SOURCES

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<tr>
<th>Source</th>
<th>Amount</th>
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<tr>
<td>LIHTC Equity</td>
<td>$6,633,328</td>
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<tr>
<td>IHCDA Development Fund</td>
<td>$500,000</td>
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<tr>
<td>FHLBI – AHP</td>
<td>$500,000</td>
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<tr>
<td>MBI &amp; GP Capital Contribution</td>
<td>$10,100</td>
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<tr>
<td>Deferred Developer Fee</td>
<td>$257,573</td>
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### USES

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<tr>
<td>Acquisition (Land &amp; Buildings)</td>
<td>$263,868</td>
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<tr>
<td>Hard Costs (New Construction, Site Work, FFE)</td>
<td>$5,824,983</td>
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<tr>
<td>Professional &amp; Soft Costs (Developer Fee, Contracts)</td>
<td>$1,027,100</td>
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<tr>
<td>Miscellaneous (Tax Credit Syndication, Reserves, Escrow)</td>
<td>$785,050</td>
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**TOTAL DEVELOPMENT COSTS**

$7,901,001
Keys to Success

- Expectations outlined on the front end
- Open, transparent communication
- Know your role as well as own strengths & weaknesses
- Values and mission, not recognition
- Change is constant
- Collective impact is about aligning and moving efforts in one general direction, but not necessarily on the same path. Always assume others were unintentional in their missteps if they bump against you or step on your toes.