



The State of Latino Housing

Where you live is linked to how healthy you are.

Sadly, U.S. Latino communities are marked by lower-quality, unaffordable housing. They also face high housing cost burdens and risk for eviction and displacement.

These burdens limit Latinos' access to health-promoting assets—medical care, good schools, green spaces—and contribute to vast health inequities in this population.

But there's good news. Policymakers and community leaders can adopt dynamic land-use methods, transit-oriented development, public-private partnerships, and community involvement to create and revitalize Latino neighborhoods with more affordable housing, and thus opportunities for health equity.

This Fact Sheet is part of the *Salud America!* "The State of Latino Housing, Transportation, and Green Space: A Research Review." Read the full Review with citations: salud.to/healthequity.

The Evidence: Latinos Face Housing Inequities

Where you live, and your access to affordable housing, impacts your health.

- Housing affordability and stability affect financial stability, stress, and the overall ability of families to make healthy decisions.
- Children facing housing insecurity—being behind on rent at any time in the past 12 months, moving more than twice in the past 12 months, or having any history of homelessness—were more likely to have been in the hospital or have fair and/or poor health at any point in their life than those with housing security.
- Housing insecure families also had high risk of food insecurity, energy (utility) insecurity, household and child foregone health care, and health cost sacrifices.
- Physical conditions within the home, such as the presence of lead, particulates in the air, and allergens, can shape health outcomes for adults and children.
- Policies in multi-residence structures, such as those regarding indoor smoking, noise, and violence can harm or improve residents' health.
- Neighborhood conditions surrounding the home help determine access to health-related resources including healthy foods, recreational spaces, medical resources, transportation, and educational or employment opportunities.

Latino families are burdened by high housing costs.

- In 2018, U.S. home prices were at the least affordable level since 2008.

- The percentage of Latinos who are “housing cost burdened,” spending 30% or more of household income on housing costs, grew from 42.4% in 2000 to 56.9% in 2015.
- A higher percentage of Latinos (56.9%) than Whites (46.8%) are housing cost burdened.
- Latino homeownership rates have decreased each year from 2014-2017, meaning more Latinos are renting their homes. Over half of Latino household heads (54%) were renting their homes in 2016, compared to 28% of White household heads.
- About 25% of Latino renting families spent at least half of their income on housing. Most low-income renting families devote 50-70% of their income to housing costs.

Latino families are burdened by high eviction rates.

- The rate of Latino renters forced to move involuntarily was significantly higher (23%) than for white (9%) and black (12%) renters, according to a Milwaukee study. One in 12 Latinas reported being evicted in their adult life, compared to 1 in 15 white women.
- Tenants living with children face nearly triple the odds of a formal eviction judgement.
- Two of every three low-income renters do not get any form of federal assistance toward housing.
- Eviction has harmful consequences: involuntary displacement; disruption of social networks; risk of moving into substandard housing, dangerous neighborhoods; long commutes; homelessness; worse physical and mental health risk; and prolonged trend of moves that break social cohesion.

Latino families face high risk of involuntary displacement, or “gentrification.”

- Gentrification is a type of change in Latino and other neighborhoods in which real estate appreciation leads to involuntary displacement and significant cultural change.
- In this process, if incomes don’t increase at the same rate as property values, existing residents cannot keep up with housing costs. These residents are displaced; they are forced to move where rents are lower—often where transport is less accessible, crime rates are higher, and access to green space, healthy foods, and medical and social services is diminished.
- Involuntary displacement can cause Latinos to lose social networks and a cultural base.
- In one study of rural gentrification, urban whites seeking natural settings and golf moved into two Latino communities (a Virginia town of 96,000 and a Georgia town of 16,000). This drove up housing costs and demand for low-wage workers. But these workers then could not afford the housing in their community, and were forced into employer-furnished housing and transportation.

Housing inequities are causing Latino migration from urban to suburban and rural areas.

- For many Latinos, living in urban centers is not sustainable if they cannot afford a place to live or easy way to get to work. This pushes low-wage workers into non-affluent suburbs or rural spaces, where housing is affordable but further away from jobs, transportation, and amenities.
- As a result, urban cities with traditionally large Latino populations, such as Chicago, San Antonio, New York, Miami, and Phoenix, are seeing Latino segregation declines.
- Latinos are increasingly settling in new destination states of Colorado, Florida, Georgia, Illinois, Idaho, Kansas, North Carolina, Utah, and others primarily in the Southeast and Midwest, where jobs in agriculture, construction, and service are plentiful and housing is more affordable.
- In fact, 83% of low-income Latino residents said “availability of affordable housing” was the top reason they moved from metropolitan Chicago to a near suburb, Round Lake Beach, over safety, cultural comfort, or proximity to employment, according to one study.
- Since 1990, the Latino population in the rural United States has more than doubled.
- This urban to rural shift leads to segregated Latino communities in areas that lack established Latino populations and have high rates of poverty.

The Solutions: Ways to Increase Affordable Housing for Latinos

Increase the amount of affordable housing options for Latinos.

- Cities have put the issue of affordable housing to voters in recent years:
 - Voters in Austin, Texas (34.5% Latino), Chapel Hill, N.C. (6.2% Latino), and Portland, Ore. (9.7% Latino) approved municipal bonds for affordable housing projects.
 - Voters in Charlotte, N.C. (13.7% Latino) approved an affordable housing trust, an ongoing public funding source for low-income housing developments.
 - Voters in Bellingham, Wash. (8.3% Latino) approved extending an existing property tax for new construction of affordable housing and the preservation of such homes.
- Emerging city state, and federal affordable housing initiatives include:
 - Strategic land purchases that are given to affordable housing developers;
 - Rental housing assistance programs, such as “low-income housing tax credits” or other subsidized rental programs;
 - Homes built or sold only to residents who fall under a specific income level;
 - Mixed-income housing developments, which ensure developments with any public funding set aside a proportion of units for rental to low-income residents;
 - Programs that pay for repairs to homes in underserved communities; and
 - Development of an affordable housing trust to fund future projects, by providing incentives to businesses that contribute seed funds.
- Nontraditional partnerships have been established to increase the quality and number of affordable housing units in high-risk neighborhoods, which can improve social inequity and yield long-term, cost-effective improvements in community health and prosperity.
 - One example is the Southern Orchards neighborhood of Columbus, Ohio, a primarily Latino and African American area where half of households are housing cost burdened. Nationwide Children’s Hospital partnered with local groups to treat the neighborhood as a “patient” and improve housing instability to improve community health. It acquired neighborhood stabilization funds to repair currently owned homes, acquire and repair vacant and abandoned homes, rehabilitate mixed-income properties, develop rent-controlled units for minimum wage workers, and renovate low-quality rental units to high-quality, low-cost rental units. Access to high-quality affordable housing is increasing, according to preliminary results. Home vacancy rates have decreased from over 25% to less than 6%, improving safety in the neighborhood and real estate values. Displacement has not occurred. Youth in associated programs showed progress in emotional health and academics. High school graduation rates are up from 64% in 2013 to 79% in 2017.

Devote resources to keep Latino renters in their homes.

- In 2009, Milwaukee tenants facing eviction were given access to emergency housing aid from the American Recovery and Reinvestment Act. The city’s formal eviction rate fell by 15%.
- Regardless of the merits of their case, tenants with legal counsel are much less likely to be evicted than those lacking representation. Establishing publicly funded legal services for Latino families in housing court could prevent the long-term negative consequences of eviction, decrease homelessness, and help limit discrimination in the eviction decision.

Create transport-oriented development in Latino neighborhoods that increases the amount of affordable housing near public transport.

- Transit-oriented development is a model for neighborhood revitalization that is “walkable, dense, compact, mixed-use development in close proximity to high-quality transit” with these goals:
 - Increase “location efficiency” so people can walk, bike, and then take public transit;
 - Boost transit ridership and minimize traffic;

- Provide a rich mix of housing, shopping, and transportation choices;
- Generate revenue for the public and private sectors and provide value for both new and existing residents; and
- Create a sense of place.
- Without maintenance or expansion of affordable housing stock, transit-oriented development projects in Latino communities have been historically detrimental.
- Thus, an important aspect of transit-oriented development is mixed-income housing, which limits income segregation, allows low-income households easy access to public transit, limits displacement, and enhances community vibrancy, according to a study.
- To promote affordable housing in transit-oriented developments, developers often need enticements (low-income housing tax credits, getting city-owned land to build affordable housing units, fast track permitting, fee waivers, and inclusionary zoning).
- Four common conditions emerged from a study of large-scale transit-oriented developments in four low-income Latino neighborhoods in California (MacArthur Park, Los Angeles; Fruitvale, Oakland; Boyle Heights, Los Angeles; and Logan Heights, San Diego) that successfully limited displacement, maintained their Latino identity, and satisfied the community's needs and desires:
 - *Building affordable housing.* In all four projects, neighbors united to demand affordable housing. Latino politicians or community groups served as “champions” for the projects and used their political capital to make sure the plans were implemented as agreed.
 - *Supporting or establishing amenities and public spaces with features that are culturally relevant for Latinos.* The Fruitvale development also features health care, child care, a city library, a senior center, and a charter high school. Boyle Heights created a Latino culture-focused public space to spur vibrancy, creating a Mariachi Plaza that hosts music festivals, urban farmers markets, car shows, and other cultural events.
 - *Investing in community-based public arts.* Murals play a large role in Latino culture and placemaking. In both Boyle Heights and Logan Heights, planners commissioned local artists to provide public art at their development. In doing this, representations of the everyday lived experiences, both historic and present, as well as the cultural aesthetic of current residents were represented and respected.
 - *Collaborating with activists in the neighborhoods to make the transit-oriented developments more community-oriented.* In Logan Heights, Chicano Park has served as the culturally relevant central space that has both historic and artistic importance for the community. Several neighborhood organizations were formed to protect the park and the neighborhood against gentrification in the event of further development.

Policy and Practice Implications

To address housing needs in Latino communities:

- Increase the number of affordable housing initiatives using:
 - municipal, state, and federal initiatives, such as municipal bond elections for affordable housing, creation of affordable housing trusts, strategic land purchases for affordable housing developers, inclusionary zoning, fee waivers, and efforts to repair and maintain existing affordable housing, acquire and repair vacant and abandoned homes, and rehabilitate mixed-income properties; and
 - nontraditional partnerships that engage large local institutions (i.e., hospitals, universities, large local businesses investing in the community for long-term gain) as sponsors to address the social causes of health inequities.
- Increase resources devoted to keeping renting families in their homes, such as:
 - aid programs for renters who experience temporary loss of income;
 - develop rent-controlled units for rental to minimum wage workers; and

- publicly funded legal services for low-income families in housing court.

To address the need for affordable housing near public transportation:

- Construct affordable housing close to public transportation, ideally through transport-oriented development projects that limit displacement in Latino neighborhoods.
- Bottom-up, community-based activism has proven essential for incorporating the needs and desires of Latino residents in development projects within their communities.
- Low-Income Housing Tax Credits (LIHTC), development incentives, and housing trust funds must be established in partnership with local businesses, banks, and government entities to ease developer maintenance and expansion of affordable housing units.

To mitigate the risk of displacement due to gentrification:

- Increase the stock of affordable housing near the revitalized transport hub.
- Support culturally relevant Latino public spaces, such as plazas or central parks.
- Invest in community-based public arts using local artists.
- Get community activists to proactively guide the development process, ensuring that resident interests are met, and that development occurs within the context of the neighborhood.
- Financial incentives for homeownership, and shared equity housing projects can provide existing residents asset building strategies in an improving neighborhood so they can gain financial benefit from neighborhood revitalization projects.