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welcome you



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Dear Friends of Housing on Merit,

It has been an exciting and productive second quarter for Housing on Merit. As highlighted further in the Newsletter our Centers for Health and Wellness, Academic Excellence, Employment and Financial Stability, and Growth and Empowerment continue to impact our residents lives by providing access to support services that enable them to make positive life changes.

At the forefront of Housing on Merit's work is our commitment to recognizing the historical roots of affordable housing and continually reassessing how we can play a vital role in where the industry goes from here. We revisit the Affirmatively Furthering Fair Housing Rule and its impact on full equality in housing. We also share optimism for the Opportunity Zones Program and its potential to revitalize otherwise neglected neighborhoods experiencing extreme poverty.

As the affordable housing industry grows, we are also growing. Over the next quarter we plan to add to Housing on Merit's team by hiring a Project Manager for the Housing Innovation and Learning Laboratory and a Project Management Assistant. We invite you to share these employment opportunities with your network, so we can continue to hire enthusiastic individuals that share our dedication to developing innovative solutions to address the challenges and opportunities within our industry.

With Gratitude,

A handwritten signature in blue ink, appearing to read 'Patrick Luke'.

Patrick Luke
President
Housing on Merit Board of Directors

A handwritten signature in blue ink, appearing to read 'Jennifer Litwak'.

Jennifer Litwak, Esq.
Executive Director
Housing on Merit

At HOM

Housing on Merit's Resident Services Programming

In this newsletter, we highlight how our Center for Health and Wellness brings health services to residents and share successes from our other three Centers.

Center for Health and Wellness: *Addresses restrictions of access to quality health and wellness services.*

Using Housing as a Platform for Health

Mobile health clinics help to deliver health services to vulnerable populations living in affordable housing communities. Residents often report that they are unable to access quality healthcare due to geographic isolation, lack of transportation, cultural and language barriers, and/or a general distrust of the healthcare system. Mobile clinics link residents to clinical care and improve health community-wide, by reducing emergency room visits and encouraging better general health management.

Housing on Merit collaborates with community healthcare providers to bring services to our residents' doorstep. Mobile clinics provide a variety of important health services to our residents, insured or not. With our partners at the San Ysidro Health Center, year to date our mobile clinics have served 83 residents in San Diego by providing school and sports physicals, immunizations, and addressing minor illnesses.



Onsite fitness classes are a bit among residents!

Housing on Merit also organizes onsite nutrition and fitness programs to help our residents reach their wellness goals. HOM is looking forward to another successful year as a summer meals site. The summer meals program helps to combat childhood hunger and lack of access to nutritious food during summer break. When school is in recess low-income youth do not have access to the National School Lunch Program and, as a result, may miss a much-needed meal

Center for Academic Excellence: *Promotes academic achievement for residents of all ages.*

HOM provided over 160 hours of after school programming to youth across our communities during the second quarter, engaging young resident in STEM education with a focus on biology and zoology.

Center for Employment and Financial Stability: *Tackles issues of unemployment, under employment, and financial instability.*

As the school year comes to an end, many young adults are hoping to find summer employment. However, searching for work can be daunting for those with minimal experience, so this quarter HOM focused our efforts on equipping our resident youth with skills such as creating resumes and preparing for interviews, so they can successfully obtain summer employment.

Center for Growth and Empowerment: *Mobilizes residents to create a vibrant community reflective of their communal and personal goals.*

We launched our Community Champions program to recognize residents from our communities who actively engage in resident services. Our Community Champions are important ambassadors for our resident services programs because they enthusiastically promote our resident services programming such as fitness classes and community gardening!

Beyond HOM

Celebrating 50 Years of Fair Housing

April was Fair Housing month and 2018 marks 50 years since the Fair Housing Act was signed into law. The Fair Housing Act addresses discrimination in housing and is a powerful tool to help communities, individuals and families, and local and state economies thrive.

Affirmatively Furthering Fair Housing Rule

Earlier this year, the Trump Administration extended the deadline on the Affirmatively Furthering Fair Housing rule until after 2020. This rule is designed to prompt local governments to actively undo racial segregation in housing, a still unmet mandate of the Fair Housing Act of 1968. Fair housing advocates believe that racial segregation continues to impede the ability of many jurisdictions to actively promote fair housing; therefore, any delay to the implementation of this rule is a setback.

Opportunity Zones

The Opportunity Zones Program, a tax incentive created through the Tax Cuts and Jobs Act, is a new mechanism with the potential to enhance existing place-based strategies including Promise Zones, New Market Tax Credits and Choice Neighborhoods. This program is designed to drive private capital, known as Opportunity Funds, into distressed areas through deferred taxes on capital gains. Opportunity Zones have now been designated in all 50 states, the District of Columbia and five U.S. territories, based on nominations of qualified census tracts submitted by each state and territory. Analysis by the Enterprise Community Partners' Knowledge, Impact and Strategy team indicates that 5,000 of the approved Opportunity Zones have the following characteristics:

- Lower resident incomes than those in other eligible census tracts;
- Lower homeownership rates; and
- Minority population, predominately African American and Hispanic.

As investment in Opportunity Zones is activated, the key impact will be determined by whether Opportunity Funds accelerate development in areas of high need or pool investments into Zones adjacent to areas that are already experiencing rapid development. For instance, census tracts nominated in Washington D.C. include neighborhoods that are already experiencing gentrification and economic revitalization. Opportunity Zones have the potential to revitalize otherwise neglected neighborhoods experiencing extreme poverty by creating livable wages, improving community assets, and helping to build wealth for residents.

The State of the Nation's Housing 2018 Report from the Joint Center for Housing Studies

In June, Housing on Merit attended The Joint Center for Housing Studies of Harvard University's release of the 2018 *The State of the Nation's Housing*, held at the D.C. National Press Club. The annual report, now in its 30th year of publication, provides an assessment of the housing market and challenges faced by households across the country. This year's report finds several similarities between housing market conditions in 1988 and 2017, highlighting the persistence of challenges including:

- Renter households continue to experience cost-burdens with 80% of renters earning less than \$30,000, of whom 42% were severely cost-burdened. Between 1960 and 2016 the median rent payment rose 61%, but the median income only increased by 5%.
- From 1987 to 2016 the number of households receiving federal rental assistance dropped from 29% to 25%. Between this time the number of very-low income renters increased by six million, but the number assisted only rose by 950,000.

- There has been a growth in the rental market but predominately on the higher-end and the supply of low-cost rentals has declined. In 153 metropolitan areas the stock of lowest cost rentals decreased by more than 10% and by 20% in 89 other metros. Over the past year, rates for rental units renting for less than \$600 per month hit their lowest point in history and vacancy rates of Class C rentals dropped.
- The supply of affordable housing continues to decline as unsubsidized units are upgraded or removed and subsidized units with expiring contracts are at risk of shifting to market rate. Currently 533,000 LIHTC units, 425,000 project-based Section 8 units, and 142,000 other subsidized units are set to expire in the next 10 years.



Panelists speaking at The State of the Nation's Housing report release.

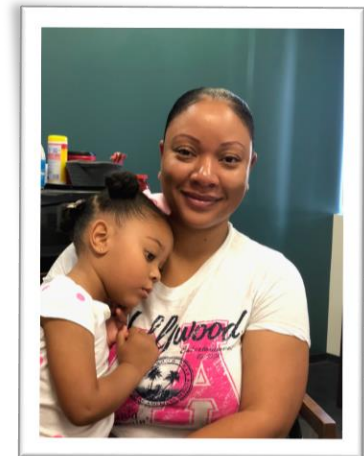
Further adding to these conditions, the Tax Cuts and Jobs Act reduced the corporate tax rate and consequentially the value of LIHTC properties. The value of tax credits dropped from over a dollar to ninety cents, leaving affordable housing developers struggling to make up the difference. Over the next ten years as many as 232,000 fewer affordable units will be constructed as a result.

Welcoming Our Heroes HOM

Identifying Homeless Women Veterans

According to the 2017 Annual Homeless Assessment Report to Congress, women made up almost nine percent of the total homeless veteran population across the nation. From 2016-17 the total number of women veterans experiencing homelessness increased by seven percent. What we aren't seeing in these numbers is an account of women veterans who do not identify as homeless and prefer couch surfing or sleeping in their cars to seeking temporary shelter. Many women, especially those with children, hesitate seeking housing assistance for fear of being separated from their children or being placed in a hostile male-dominated housing arrangement. To accurately account for and address homelessness among women veterans, we need to understand the many ways that women veterans experience homelessness and how these differ from their male as well as civilian counterparts.

Housing on Merit's Awards of Merit for Housing Assistance is designed to address housing disparities among a traditionally overlooked and invisible demographic within the veteran population. This quarter we are thrilled to share Rhaina McKinney's housing success story. After an abrupt relocation and without the financial means to secure housing immediately, Rhaina and her family found themselves sleeping in their car for several months. Rhaina was referred to HOM and within a few short weeks was granted an Award of Merit for Housing Assistance. The Award allowed her to pay a security deposit for an apartment. Now stably housed, Rhaina looks forward to the future.



Proud Navy veteran, Rhaina McKinney, with her daughter.

"This award has helped my family secure safe housing and put our family back on the path of stability," stated Rhaina. "Now I can concentrate on working again to provide a better future for my kids."



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