



WASHINGTON LOW INCOME  
**Housing Alliance**

## The Washington Low Income Housing Alliance's 2017 Housing Trust Fund messaging guide

### Start with a Value, Problem, and Solution frame...

**Value** "Everyone should have the opportunity to live in a safe, healthy, affordable home..." (This helps establish common ground, as almost everyone believes in opportunity.)

**Problem** "...But in Washington, more than 35,000 public school children were found to be homeless or close to homelessness in the 2014/2015 school year. And every month, many households are grappling with the impossible choice of paying for a roof over their heads or paying for other basic needs like food, medicine, or childcare" (This is a great place to add local data.)

**Solution** "The Housing Trust Fund is critical in solving our community's affordable housing struggles. It builds safe, healthy, and affordable homes for seniors, veterans, youth, people with disabilities and mental illness, families, and other struggling households. Please support an investment of \$200 million in 2017-2019 biennial budget."

In the table below are sample messages and data points to use when advocating for a new investment in the Housing Trust Fund. It is important to personalize them and to add local examples of need and success stories. If possible, spend some time before your meeting putting the talking points and data into words that feel natural to you. It is also a good idea to practice your talking points out loud.

**Values-based messages:** These messages were tested with focus groups and were received with wide agreement.

- ✓ Everyone should have the opportunity to live in a safe, healthy, affordable home.
- ✓ Children deserve a chance to succeed in school and in life, which all begins with their families being able to afford a decent place to live.
- ✓ It should be possible for working people to afford a place to live and still have enough left over for the basics like groceries, transportation, and childcare.

**Housing Trust Fund background / Housing Trust Fund is the right vehicle for the state's investment in affordable housing.**

Message	Personalize it
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<p><b>The Housing Trust Fund is the most important investment that Washington makes to ensure that everyone has the opportunity to live in a safe, healthy, affordable home.</b></p> <p>It's a smart investment that leverages other resources; for each dollar we put into the Trust Fund, almost \$6 additional dollars are leveraged for housing from other public and private sources. Each Trust Fund home remains affordable for at least 40 years.</p> <p>A \$200 million dollar investment in the Housing Trust Fund will build or preserve over 5,700 safe, healthy, and affordable homes that will remain affordable for at least 40 years.</p> <p>The Housing Trust Fund is critical in solving our community's affordable housing struggles:</p> <p>It builds safe, healthy, and affordable homes for seniors, veterans, youth, people with disabilities and mental illness, families, and other struggling households.</p>	
<p><b>Data to demonstrate the need.</b></p>	
<p><b>Message</b></p> <p><b>We have far too few affordable homes to meet the growing need in our state.</b></p> <p>The state's Affordable Housing Needs study identified a deficit of over 327,000 affordable homes in our state. It found that for every 100 extremely low and very low-income households, there are only 51 homes affordable and available to them.<sup>1</sup></p>	<p><b>Personalize it</b></p>
<p><b>Housing is out of reach for low-income workers.</b></p> <p>The annual "Out of Reach" report found that a worker who is earning minimum wage would need to work 98 hours/week in order to afford a 2-bedroom apartment in Washington state.</p> <p>This is the equivalent of 2.4 full time minimum wage jobs. In order for one worker to afford a 2-bedroom apartment, they would have to earn \$23.13 per hour.<sup>2</sup></p>	

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<sup>1</sup> Washington State Department of Commerce.

<http://www.commerce.wa.gov/commissions/AffordableHousingAdvisoryBoard/Affordable-Housing-Needs-Study/Pages/default.aspx>

<sup>2</sup> Out of Reach Report. (2016, May ). National Low Income Housing Coalition,

<p><b>There are students in every community struggling to learn and grow without a home.</b></p> <p>The Office of the Superintendent of Public Instruction (OSPI) reported in Spring of 2016 that there were 35,511 homeless and doubled-up students enrolled in public schools during the 2014/2015 school year. This is 9.1% increase in the number of students counted in the previous school year.<sup>3</sup></p> <p><i>*Be careful using OSPI data. Many lawmakers are questioning the inclusion of people who are doubled-up because they don't understand that people who are doubled-up are at risk of homelessness. Doubled-up status is often the last step before homelessness. Note that OSPI's detailed breakdowns by school district also differentiates between the different categories of homelessness/housing insecurity that are used. We recommend looking this over for your school districts and being ready to answer questions about the doubled-up data.</i></p> <p><i>You can use language that clarifies that the overall OSPI number includes students who are literally homeless and at very high risk of homelessness (as we modeled in our problem statement at beginning of this document).</i></p> <p>2015 numbers: 32,494 homeless students enrolled in public schools during the 2013/2014 school year.</p>	
<p><b>Homelessness is increasing across the state and far too many people are struggling to survive outside.</b></p> <p>The Annual Point In Time Count in January 2016 counted 20,844 people experiencing homelessness that night, across the state. 8,470 of them were unsheltered, including families with children and unaccompanied youth. This is a 7% increase in overall homeless since 2015 and a 19% increase in unsheltered homelessness.<sup>4</sup></p>	

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[http://nlihc.org/sites/default/files/oor/files/reports/state/OOR\\_2016\\_WA.pdf](http://nlihc.org/sites/default/files/oor/files/reports/state/OOR_2016_WA.pdf)

<sup>3</sup> Student homelessness across Washington State increases 12% (2016). School House Wa, <http://www.schoolhousewa.org/student-homelessness-across-washington-state-increases-12-2016/>

Education of homeless children and youth in Washington State - office of superintendent of public instruction. (2016, June 2). <http://www.k12.wa.us/HomelessEd/Data.aspx>

<sup>4</sup> Annual Point in Time Count. (2016). Retrieved from <http://classic.commerce.wa.gov/Programs/housing/Homeless/Pages/Annual-Point-In-Time-Count.aspx>

<p><b>Housing costs are increasing across the state and incomes are not keeping pace.</b></p> <p>Rents statewide increased by over 11% since 2006, while the incomes of people in the bottom quintile declined by -7%. Median incomes also declined by -1.4%</p> <p>Homelessness has increased because rents have become unaffordable. A recent prestigious study found that there is a direct correlation between rent increases and homelessness. It found that each \$100 increase in rent is associated with:</p> <ul style="list-style-type: none"> <li>• 6% increase in homelessness in metro areas</li> <li>• 32% increase in homelessness in non-metro areas<sup>5</sup></li> </ul> <p>Low-income families and communities of color are disproportionately impacted by the rise in housing costs due to declining wages.</p> <p>Washington mirrors national trends in that between 2000 and 2013 all but the highest income households became less able to afford basic costs of living after paying for housing.</p> <p>Sources: U.S. Census Bureau American Community Survey one-year estimates; inflation adjusted using the Bureau of Labor Statistics CPI-U. The Harvard Joint Center for Housing Studies: <a href="http://housingperspectives.blogspot.com/2016/07/what-can-measures-of-residual-income.html">http://housingperspectives.blogspot.com/2016/07/what-can-measures-of-residual-income.html</a></p>					
<p><b>Affordable housing works.</b></p> <p>(Below is a general message, but this is a key place to share local examples of how affordable housing has positively impacted people's lives).</p> <table border="1" data-bbox="97 1404 1529 1778"> <thead> <tr> <th data-bbox="97 1404 979 1446">Message</th><th data-bbox="979 1404 1529 1446">Personalize it</th></tr> </thead> <tbody> <tr> <td data-bbox="97 1446 979 1778"> <p><b>Affordable housing solves many problems our state is grappling with.</b></p> <p>Affordable housing prevents and ends homelessness, It helps families to stabilize and children to focus on their studies, It helps seniors to spend their last years in peace and safety, It allows people with severe mental illness and other disabilities to have a stable foundation to access health services.</p> </td><td data-bbox="979 1446 1529 1778"></td></tr> </tbody> </table>	Message	Personalize it	<p><b>Affordable housing solves many problems our state is grappling with.</b></p> <p>Affordable housing prevents and ends homelessness, It helps families to stabilize and children to focus on their studies, It helps seniors to spend their last years in peace and safety, It allows people with severe mental illness and other disabilities to have a stable foundation to access health services.</p>		
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<sup>5</sup> BYRNE, THOMAS, et al. "NEW PERSPECTIVES ON COMMUNITY-LEVEL DETERMINANTS OF HOMELESSNESS." *Journal of Urban Affairs* 35.5 (2012): 607–625. Web.

<b>Economic stimulus</b>	
<b>Message</b>	<b>Personalize it</b>
<p>An investment in the state Housing Trust Fund builds affordable homes, while also creating good jobs in our communities.</p> <p>The National Association of Home Builders notes that state investments generate local construction jobs and generates significant dollars for local businesses while overall stimulating the local economy.<sup>6</sup></p>	
<b>Impacts on educational attainment</b>	
<p>Homelessness has significant impacts on a child's educational success. Homework is nearly impossible without a home.</p> <p>The state finds that students identified as homeless experience worse outcomes than their housed peers. Further, students of color are disproportionately impacted by homelessness, greatly contributing to the opportunity gap.</p> <p>Washington students who are homeless have a graduation rate of just 51.9%, compared to 78.1% of the general population.<sup>7</sup></p> <p>It is estimated that every time a student changes schools they lose 4-6 months of educational progress.<sup>8</sup></p>	
<b>Impacts on health</b>	
<b>The quality and affordability of your home and neighborhood have direct and lasting impacts on</b>	

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<sup>6</sup> Affordable housing. (2016). Retrieved from National Association of Home Builders, <http://www.nahb.org/en/research/nahb-priorities/affordable-housing.aspx>

<sup>7</sup> Student homelessness across Washington State increases 12% (2016). Retrieved from <http://www.schoolhousewa.org/student-homelessness-across-washington-state-increases-12-2016/>

<sup>8</sup> Student homelessness across Washington State increases 12% (2016). Retrieved from <http://www.schoolhousewa.org/student-homelessness-across-washington-state-increases-12-2016/>

<p>health.</p> <p>"Neighborhood differences can contribute to health disparities, given disproportionate access to resources and exposures to harmful conditions. Living near toxic waste dumps, freeways, and other sources of exposures that are harmful to health is highly correlated with race as well as socioeconomic status. Racial segregation also has meant that blacks and Hispanics are more likely than whites to live in poor-quality housing, posing a greater risk of exposure to conditions that can contribute to poor health, such as indoor allergens that can lead to and exacerbate asthma."<sup>9</sup></p>	
<p><b>The Housing Trust Fund builds affordable homes that are often coupled with services to link the household to health care and behavioral health treatments.</b></p> <p>Housing Trust Fund dollars support a wide range of projects serving a diverse array of low-income populations. Projects can serve people with incomes up to 80 percent of Area Median Income, but the majority of projects funded to date serve households with special needs or incomes below 30% of the area median income, including homeless families, seniors, farmworkers, and people with developmental disabilities. Special needs projects coordinate with state and local service providers, to ensure clients receive appropriate housing and services.<sup>10</sup></p>	
<p><b>The Housing Trust Fund builds homes that house people with severe mental illness that would otherwise be homeless or in state mental hospitals.</b></p> <p>Housing is an effective intervention that saves lives and improves health, while saving significant state healthcare dollars.</p> <p>The DESC 1811 Eastlake study which was published in the prestigious Journal of the American Medical Association showed that permanent supportive housing greatly reduces overall costs while improving health outcomes for people who experience</p>	

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<sup>9</sup> Where We Live Matters for Our Health: Neighborhoods and Health. (2008, September ). Retrieved August 16, 2016, from CommissionHealth.org, <http://www.commissiononhealth.org/PDF/fff21abf-e208-46dd-a110-e757c3c6cdd7/Issue%20Brief%203%20Sept%202008%20-%20Neighborhoods%20and%20Health.pdf>

<sup>10</sup> Housing Trust Fund. Retrieved from Washington State Department of Commerce, <http://classic.commerce.wa.gov/Programs/housing/TrustFund/Pages/default.aspx>

<p>long-term, chronic homelessness. The study reported an average cost-savings of 53 percent -- nearly \$2,500 per month per person in health and social services.<sup>11</sup></p>	
<p><b>Housing burden means less money to save for the future, less money to buy healthy food, and less money for health care.</b></p> <p>Compared with otherwise similar households able to find housing they can afford, severely burdened households in the bottom expenditure quartile spend \$150 (41 percent) less on food each month. They also spend substantially less on healthcare and put aside less for retirement.<sup>12</sup></p>	
<p>People with serious mental illness die an average of 25 years earlier than the general population, and homelessness is among the avoidable factors contributing to their vulnerability.<sup>13</sup></p>	

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<sup>11</sup> DESC. (2009, April). JAMA research shows housing for homeless saves taxpayers millions. Retrieved from [http://www.desc.org/documents/DESC\\_1811\\_JAMA\\_info.pdf](http://www.desc.org/documents/DESC_1811_JAMA_info.pdf)

<sup>12</sup> THE STATE OF THE NATION'S HOUSING. Retrieved from [http://www.jchs.harvard.edu/sites/jchs.harvard.edu/files/jchs\\_2016\\_state\\_of\\_the\\_nations\\_housing\\_lowres.pdf](http://www.jchs.harvard.edu/sites/jchs.harvard.edu/files/jchs_2016_state_of_the_nations_housing_lowres.pdf)

<sup>13</sup> Mauer, Parks, Svendsen, Singer, & Foti. (2006). Morbidity and Mortality in People with Serious Mental Illness. Retrieved from <http://www.nasmhpdc.org/sites/default/files/Mortality%20and%20Morbidity%20Final%20Report%208.18.08.pdf>