

March 13, 2020

Regulations Division
Office of General Counsel
Department of Housing and Urban Development
451 7th Street SW, Room 10276
Washington, DC 20410-0500

Re: Proposed rule: "Affirmatively Furthering Fair Housing"
HUD Docket Number: FR 6123-P-02

To Whom It May Concern:

Thank you for the opportunity to comment on the Department of Housing Urban Development's (HUD) proposed rule on "Affirmatively Furthering Fair Housing" published on January 14, 2020. On behalf of Children's HealthWatch, a network of pediatricians, public health researchers, and policy and child health experts, please accept these comments and our opposition in the strongest possible terms to this rule change that will threaten the health and well-being of children and families of color.

Children's HealthWatch is committed to improving children's health in America. Every day, in urban hospitals across the country, we collect data on children ages zero to four, many of whom are from families experiencing economic hardship. Over the past 20 years, we have surveyed more than 70,000 caregivers. We analyze our data and release our findings to researchers, legislators, and the public to inform public policies and practices that can give all children and their families equitable opportunities for healthy, successful lives.

The evidence on the connection between housing and health is clear: when children live in quality, stable homes their families can afford in neighborhoods with ready access to opportunity, they are better able to thrive. Previous research documents the ways in which these four domains – quality, stability, affordability, and location – impact the short- and long-term health of children. Research also demonstrates the importance of ensuring all four domains are adequately met in order to form the optimal foundation for children's health. The proposed rule will weaken the Fair Housing Act of 1968 through changes to the 2015 Affirmatively Furthering Fair Housing (AFFH) rule, which will, in turn, threaten the health of children and their families by exacerbating risks in all four of the housing domains, particularly through increased segregation – a strong predictor of health inequities.¹

The proposed changes will increase segregation, a well-documented determinant of lifelong health:

Health and economic disparities are deeply rooted in systemic and institutional factors that have been shaped over our country's history. The Fair Housing Act of 1968 sought to address two of these institutional factors by (1) preventing individual acts of discrimination in housing and (2) addressing historic patterns of segregation. Residential segregation and its association with disparities in wealth and health has been extensively documented in scientific literature.¹ Where a child lives influences their health; it determines where they go to school – the quality of which is often tied to the income of the neighborhood – and dictates access to safe spaces in which to play and exercise (such as parks and green space), nutritious food, and other opportunities that impact health and well-being across the lifespan.² Current housing discrimination, even when unintentional, unfolds in this historic context of

government-sanctioned discriminatory policies, and often reinforces racial and ethnic inequities in neighborhoods.³ As a result, most American metropolitan areas remain moderately to highly segregated, and Black and Latinx families, regardless of income or economic means, have a far greater likelihood of living in high-poverty and resource-limited neighborhoods.⁴ In the U.S. today, of the nearly 10 million children living in neighborhoods of low opportunity, 4.5 million of them are Latinx and 3.6 million are Black.² This phenomenon impacts child health because these neighborhoods not only lack economic and social opportunities, but are also more likely to have lower quality housing stock, higher rents relative to property values, and greater risk of residential mobility – all of which are independently associated with adverse health across the lifespan.¹

Enforcement of the Fair Housing Act of 1968 and desegregating communities are critical for child health. The 2015 AFFH Rule was designed with years of input from non-partisan researchers, including a seminal report from the Government Accountability Office (GAO),⁵ civil rights experts, local and state governments, and housing authorities. This rule was specifically created to strengthen oversight for agencies and communities to evaluate ongoing discrimination in housing and develop plans to address it. In order to achieve these outcomes, the rule provided evidence-based tools for assessing discrimination and developing concrete plans for action and also required an implementation timeline in order to ensure accountability to address issues identified.

The current proposed rule would undermine the effectiveness of the 2015 AFFH rule by replacing evidence-based and analytically sound evaluation metrics with a check box system that lacks sufficient detail for assessing discrimination. As researchers and physicians, we know the importance of accurate measurement rooted first in the best available evidence and second in concrete treatment plans in order to effectively respond to a given condition. The current proposed rule meets neither of these standards and will very likely have harmful short- and long-term effects on child health.

We see the importance living in a neighborhood that promotes health across many health conditions. One example of this is found in survival rates for childhood leukemia. Survival rates have increased from less than 5% in the 1950s to more than 80% today with the advent of effective therapies. Despite this progress, there are large racial differences in survival that have been linked with race and neighborhood poverty rates. Overall, survival rates by race vary: white children have an 84% survival rate, Asian children have 81%, Black children have 75% and Native American children have a 72% survival rate.⁶ These differences in outcome by race are linked to access to the efficacious intervention (chemotherapeutic and/or bone marrow transplant) as well as living in well-resourced neighborhoods. The latter is demonstrated through national data showing children with leukemia and access to treatment living in neighborhoods with high concentrations of poverty – most of whom are children of color – have lower overall survival rates and higher early relapse rates than do children with leukemia in lower poverty neighborhoods.⁷ The reasons for these differences in outcomes by neighborhood is multifaceted, but based on previous research, two aspects of living in a high poverty neighborhood are likely contributing to these outcomes: (1) children in high poverty neighborhoods are more likely to be in fair or poor overall health at baseline due to adverse housing and neighborhood conditions; and (2) the competing needs of poverty make it more difficult to adhere to stringent requirements for leukemia treatment to be successful. As a result, though there are no differences in the rate of occurrence of leukemia in children from these different groups, the difference in survival, even when treatment is available and accessible, is a factor of living in a neighborhood connected to resources and opportunities that support health. When we weaken the rules that underpin fair housing, we are allowing those different realities to remain and even grow.

A child’s zip code is more important for health than their genetic code. The proposed rule would limit access to housing, and thus negatively impact health:

The concentration of poverty as a result of discrimination, redlining, exclusionary zoning, and investment in “white-only” enclaves are intertwined with population-level health, especially for children and communities of color.¹ The local economy and infrastructure determine access to jobs, schools, commerce, transportation, and other resources that facilitate economic stability.⁸ In turn, lack of economic stability, including inability to afford enough food, utilities, medical care or medicines, negatively affects a child’s cognitive development, physical growth, and overall health. Further, residential segregation has an enduring and intergenerational impact on families as it has been shown to restrict the amount of capital, resources, and opportunities available to communities to build wealth. Beginning in the prenatal period, when children live in families who are able to afford basic needs and have access to wealth-building resources, including homeownership and the ability to save for the future, they are more likely to be in better physical and mental health as well as have higher educational attainment.^{8,9} In contrast, children in families that lack these resources are at greater risk of experiencing toxic stress – a chronic form of stress that damages the architecture of the brain early in life.^{10, 11} Previous research demonstrates the ways in which neighborhood-level access to opportunity impacts health beginning in early childhood. One study found that three year-olds in lower opportunity neighborhoods had a high prevalence of elevated blood pressures (higher than the 95th percentile by age), which is alarming given the poor health outcomes associated with high blood pressure, particularly beginning at an early age.¹²

The health impacts of neighborhood factors extend well-beyond childhood. The enduring effects of a child’s neighborhood are compellingly described in the research of economist, Raj Chetty. His work showed that when young children in low-income families moved to neighborhoods with lower concentrations of poverty and more opportunity, they earned on average \$302,000 more over their lifetime compared to peers remaining in lower opportunity neighborhoods.¹³ Given that today Black and Latinx children are significantly more likely to live in neighborhoods with high concentrations of poverty that lack opportunity compared to neighborhoods available to white families,² it is no surprise that racial/ethnic wealth disparities persist. Unless intentional action is taken to reverse these disparities, the current and future health of all of America’s children will hang in the balance.

The 2015 AFFH rule was designed to address these disparities and, if implemented fully, would have been effective in improving health and undoing entrenched patterns of housing segregation. Through rigorous criteria for evaluating the underlying conditions of segregation in cities and towns across the U.S. and the requirement that municipalities to develop tangible, time-dependent plans for addressing these issues, the 2015 AFFH rule would have improved child and family health by directly responding to a key determinant of short- and long-term health –segregation. The current proposal to weaken the 2015 AFFH rule and replace it with a system that is not rooted in evidence will fail to address the drivers of health created by segregation and the concentration of poverty and, as a result, perpetuate and likely exacerbate health disparities.

Children and families need high-quality housing to be healthy. The proposed rule exacerbates residential segregation which is highly correlated with housing quality factors.

Decades of research demonstrate the negative impact of poor housing quality. The presence of pests, mold, and lead paint can have lasting impacts on the health and development of children.¹⁴ Exposure to lead in the home irreversibly damages a child’s brain and nervous system,¹⁵ and mold and pest

infestation are strongly correlated with poor child health and asthma exacerbations.¹⁶ Children of color have much higher rates of lead exposure in their homes, mostly attributed to older housing stock in neighborhoods with higher concentrations of poverty, than white children.¹⁷ Such was the case in Flint, Michigan in 2015, when dramatic racial disparities persisted in city-wide lead poisoning through drinking water.¹⁸ When it comes to asthma, disparities among children in the U.S. are also alarming. Black children are three times more likely to be hospitalized and die from asthma compared to white children.¹⁹ Asthma prevalence is also higher among Puerto Rican, Black, and American Indian/Alaska Native children compared to white children. While the causes of these disparities are complex, research shows substandard housing concentrated in neighborhoods where children from these racial and ethnic backgrounds live is a major contributor to these preventable outcomes.²⁰ Affirmatively Furthering Fair Housing is necessary to reduce these risks given the high concentration of substandard housing stock in disadvantaged communities and the impact this has on child health.

Housing affordability is critically important for child and family health. While the proposed rule identifies a need for more affordable housing, it does not address the underlying factors that contribute to housing unaffordability across communities.

A family's ability to afford rent is important for positive child and adult health. Research from Children's HealthWatch shows families who fall behind on their rent are at increased risk of having parents in fair/poor health, mothers with depressive symptoms, and children in fair/poor health and with multiple lifetime hospitalizations. Moreover, households were more likely to struggle to afford enough food, utilities, and the health care they need.²¹ Each of these is independently associated with poor child and adult health outcomes.^{9, 22, 23} Given these wide-ranging and harmful risks, ensuring families live in safe, quality homes they can afford is critically important for families, but also for their communities and for the country at large. Unfortunately, recent research from sociologists Matthew Desmond and Nathan Wilmers demonstrates that housing exploitation is greater in communities of concentrated poverty. They found that families with low incomes, especially families of color, in neighborhood with high concentrations of poverty experience the highest rates of housing exploitation – meaning they are charged higher rents for lower quality housing compared to rent pricing in lower poverty neighborhoods nationwide.²⁴ The effect of paying higher rents for low quality homes has a compounding impact on child health. Families may struggle to afford rent which leads to poor health outcomes in housing whose very condition already compromises health.

While the proposed changes to AFFH compliance evaluation includes a check-box for affordable housing development, it does not directly address the concentration of affordable housing development nor the exploitation of renters in neighborhoods of concentrated poverty. Under the new proposal, a municipality would be permitted to concentrate affordable developments in a limited number of communities while failing to address affordability for all communities. In doing so, children and families are forced to choose between affording rent and living in a neighborhood of opportunity. The 2015 AFFH, by contrast, sought to respond to both the need for more affordable housing in communities across the country while also balancing the necessity of desegregating neighborhoods, reducing discrimination and exploitation and increasing access to opportunities for all. All of these are necessary for improving child health.

Children need residential stability for optimal growth and development. Reducing neighborhood segregation is critical for promoting stability.

Neighborhoods with high concentrations of poverty are more likely to experience high rates of residential instability – some of which is attributed to higher rates of eviction than neighborhoods with lower concentrations of poverty.²⁵ Our research has shown when families move frequently, they are more likely to have other economic hardships, their children are at greater risk of developmental delays, children and caregivers are more likely to be in fair/poor health, and mothers are more likely to report depressive symptoms.²¹ Throughout childhood, residential instability is linked to adverse mental and behavioral health, which can continue into adulthood.²⁶ When families are forced to move, they may be at even greater risk of adverse health outcomes. Evictions, which are also more prevalent in low-income neighborhoods and more likely to occur for women of color, are associated with poor physical and mental health for children and adults, which extend years after an eviction has occurred.²⁷⁻²⁹

One of the most extreme forms of instability for families with children is homelessness. As is the case with other forms of adverse housing circumstances, racial disparities persist among families experiencing homelessness and family homelessness is often concentrated in communities of color.³⁰ Beginning in the prenatal period and extending throughout childhood, any duration of homelessness – from the briefest experience to extended periods - is associated with adverse child physical, mental, and developmental outcomes.³¹⁻³³ Moreover, the effect is cumulative. When infants experience homelessness prenatally and postnatally, they are at even greater risk of adverse health outcomes compared to either experience alone.³³

Instability has ripple effects on communities and the destabilization of one family often results in the destabilization of another. When one family is evicted or forced into homelessness, they often rely on the support of other family and friends, many of whom are also struggling to make ends meet given the lack of investment and opportunity in their neighborhood. Expanding access to opportunities for all and deconcentrating poverty is necessary to stem this cycle. The 2015 AFFH rule, if implemented, would make significant progress in this area. It would ensure that the destabilizing conditions of particular neighborhoods are addressed and that more people have access to economic opportunities to help them avoid evictions, forced moves, and homelessness. By weakening the standards of responding to the underlying causes of housing instability, we undermine efforts to improve child and family health.

A future where all children live in neighborhoods of opportunity will promote health and reduce health care costs:

The conditions described in this comment are not only avoidable, but they are also costly. Children’s HealthWatch conservatively estimates that our country will spend \$111 billion on the health-related costs of housing instability over ten years if we do not act to improve housing stability and promote equity.³⁴ These costs include treatment for mothers experiencing mental and physical health issues linked to their housing instability as well as the cost of excessive ambulatory visits, hospitalizations, dental procedures, and emergency room visits and special education for children. Preventing these conditions and costs is possible. As a country, we could choose to invest in children and families before their housing instability makes them sick.

The tools and requirements in the 2015 AFFH rule made progress toward not only ending residential segregation and addressing the root causes of discrimination, but would have also advanced health equity by addressing multiple forms of adverse housing circumstances. Ensuring that all children live in homes and communities that promote health is not just a wise choice for today – it’s an investment in our future economic stability and national prosperity. When children are healthy, they are better able to succeed in school and grow up to become healthy, more productive adults. When parents are healthy, they are able to support the health and development of their children and contribute to the prosperity

of all. To achieve this vision, we must ensure all communities have equitable access to the supports and resources necessary for people to reach their highest potential. Recognizing the ways in which our national history and discriminatory policies have contributed to inequitable systems where some communities have access to housing and opportunities for thriving when others do not, we must seek evidence-based solutions, like the 2015 AFFH rule, for responding to this reality. In doing so, we secure a brighter future for us all.

Our future national prosperity depends on the well-being of our nation's children and their families. As those who care for the health of America's children, we strongly oppose any administrative action that would harm the health of children, particularly the youngest, and their families and urge the administration to withdraw this proposal in full immediately, and resume implementation of the 2015 AFFH rule.

Sincerely,



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A handwritten signature in blue ink, appearing to read 'Stephanie Ettinger de Cuba', with a long horizontal flourish extending to the right.

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