

State Partnerships for Population Health HOUSING

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Housing influences health

Pathway		Examples of housing issues that can impact health	Examples of interventions
	Stability	 Chronic or short-term homelessness Housing instability (frequent moving, financial instability) 	 Rapid Re-Housing Supportive Services Rental and foreclosure assistance
1 Alexandre	Quality and Safety	 Exposure to the elements Substandard housing (leaks, pests, ventilation, lead, etc.) Residential crowding Fall risks 	 Housing rehabilitation Home modifications Smoking bans Low Income Home Energy Assistance Program (LIHEAP)
T	Availability and Affordability	 Cost burdened households (spending over a third of income on rent) unable to afford other essential expenses (food, medical care) 	 Housing subsidies Investments in local housing stock and affordable housing units (E.g., via community benefit, low-income housing tax credits)
	Neighborhood	 Proximity to roads/pollutants, schools and jobs, roadways, green spaces, etc. Social characteristics (segregation, crime) 	Place-based interventionsSafe Routes to School

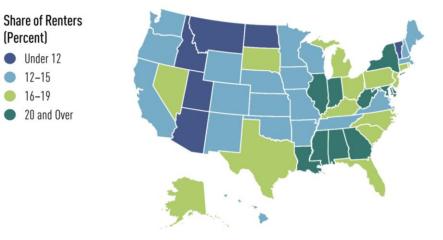
L. Taylor. "Housing and Health: An Overview of the Literature." Health Affairs. https://www.healthaffairs.org/do/10.1377/hpb20180313.396577/full/



Challenges to Healthy Housing

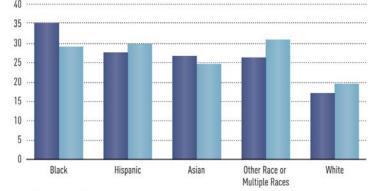
- Limited housing stock and rising prices
- Affordable housing waitlists
- Lack of quality housing / housing quality not maintained
- Pandemic-exacerbated inequities
- "Not in my backyard" mentality

Joint Center for Housing Studies of Harvard University. The State of the Nation's Housing 2021. https://www.jchs.harvard.edu/sites/default/files/reports/files/Harvard_JCHS_State_Nations_Housing_2021.pdf. More than a Fifth of Households in Several States Struggled to Pay Rent in Early 2021



Disproportionately Large Shares of Low-Income Households of Color Were Unable to Cover Their Housing Costs in Early 2021

Share of Low-Income Households Behind on Payments (Percent)



👂 Renters 🔵 Homeowners

Notes: Low-income households earned less than \$25,000 in 2019, Black, white, and Asian households are non-Hispanic, Hispanic households may be of any race. Source: JCHS tabulations of US Census Bureau, Household Pulse Surveys, January–March 2021,



Potential Partners and Interested Entities

• Federal agencies:

- U.S. Department of Housing and Urban Development (HUD)
- Administration for Community Living (ACL)

<u>NeighborWorks</u>

- Public non-profit corporation providing counseling and legal and financial assistance to homeowners
- Congressionally appropriated
- Local networks in all 50 states, DC, and PR

• Public Housing Authorities (PHAs)

- Autonomous, nonprofit, and often local entities
- Manage housing for low-income residents, such as through HUD Section 8 Housing Choice Voucher and public housing programs
- State Housing Finance Agencies (HFAs)
 - State agencies that administer a range of affordable housing and community development programs (both state and federal resources)
 - Majority operate under a board of directors appointed by the governor

- Community Development Financial Institutions (CDFIs)
 - Private institutions; can be a range of certified entities (banks, credit unions, venture capital providers)
 - Mission is to expand economic opportunity in low-income communities, including through the development of affordable housing
 - Public-private partnership: Entities must match federal investments through the CDFI Fund (Department of Treasury) with private sector investments
- Homeless Service Providers
- Affordable Housing Developers
- Medicaid/Payers and Health Systems



Medicaid Financing and Housing

Medicaid <u>CANNOT</u> pay for rent or housing construction.

Medicaid CAN pay for housing-related services, like:

- Individual transition services (e.g., assisting with housing applications, developing an individualized housing support plan)
- **Tenancy sustaining services** (e.g., education on tenant rights, linkages to community resources to prevent eviction)
- Housing supports and targeted case management
- Home health services
- Health Service Initiatives (Medicaid/CHIP)
 - Public health activities (e.g., lead abatement, environmental case management for asthma)

Medicaid Authorities that can be leveraged for housing-related services

- Section 1115 waiver demonstrations
- Section 1915(b) managed care waivers
- Section 1915(c) home-andcommunity based services waives

CMS Information Bulletin. Coverage of Housing-Related Activities and Services for Individuals with Disabilities. <u>https://www.medicaid.gov/federal-policy-guidance/downloads/cib-06-26-2015.pdf</u>.

MACPAC. Medicaid's Role in Housing. https://www.macpac.gov/wp-content/uploads/2018/10/Medicaid%E2%80%99s-Role-in-Housing.pdf.



Role of Public Health in Housing

• Championing safe and affordable housing:

- Collaborative, multi-agency efforts to educate and inform state-level policy (e.g., policy analysis, policy development, and policy implementation).
- Community-level work trusted messenger and convener

• Subject matter expertise:

- Quality (lead abatement, asthma control, etc.)
- Assessing community need
- Addressing equity
- Healthy Homes initiatives



Glossary of Housing-Related Terms

Housing First Approach

Prioritizing providing permanent housing to people experiencing homelessness; avoids issuing other requirements as a condition for maintaining housing (e.g., participation in a supportive service program, sobriety, employment/income)

Affordable Housing

Income-restricted housing for low- to moderate-income households, often through a vouchers or subsidies that allow households to pay below-market rates.

- Project-based: Subsidy is attached to the unit itself
- **Tenant-based:** Subsidy is received by the individual or family
- Permanent Supportive Housing

Long-term rental assistance paired with wrap-around supportive services for people facing barriers to housing stability

<u>Rapid Re-Housing</u>

Provision of short-term rental assistance and services offered without preconditions.

Low-income housing tax credit (LIHTC)

Provides a tax incentive for the construction and rehabilitation of affordable rental

housing units for low- and moderate-income households. The federal government typically issues tax credits to the state housing agency, who then awards the credits to private developers.

<u>Section 8 Program (HUD)</u>

Includes the Housing Choice Voucher Program and Project-Based Rental Assistance Program for the elderly and people with low-incomes or disabilities. Allows private landlords to rent units at a fair market rate to low-income households with a subsidy.

<u>Section 202 Supportive Housing for the Elderly Program (HUD)</u>

Provides funding to develop and subsidize rental housing with supportive services for low-income seniors.

<u>Section 811 Supportive Housing for Persons with Disabilities Program (HUD)</u>
 Provides funding to develop and subsidize rental housing with supportive services for low-income adults with disabilities.



This presentation draws from a series of three calls held with state public health agency staff about promising strategies to build cross-sector partnerships with Medicaid, housing, and transportation. The project and this slide deck were supported by the Centers for Disease Control and Prevention (CDC) of the U.S. Department of Health and Human Services (HHS) as a part of a financial assistance award for State Partnerships for Population Health, totaling \$150,000, with 100% funded by CDC/HHS. The contents are those of the author and do not necessarily represent the official views of, nor an endorsement by, CDC/HHS or the U.S. government.

Questions? Contact ASTHO's Population Health and Innovation team at <u>phi@astho.org</u>.

