



ChangeLabSolutions

Preserving, Protecting, and Expanding Affordable Housing

An Overview for Local Health Departments



ACKNOWLEDGMENTS

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Additional support from Abt Associates: Rebecca Cohen (Senior Analyst) and Karen Cuenca (Associate Analyst).

Special thanks to Natalie Bonnewit (Bonnewit Developer Services), Larry Brooks and Maricela Foster (Alameda County Healthy Homes Department), Cathy Capone Bennett (Urban Land Institute Minnesota), Brenda Clement and Karen Wiener (Citizens' Housing and Planning Association), Danielle DeRuiter-Williams (Urban Habitat), Joe Donlin (Strategic Actions for a Just Economy), Deborah Nagin (New York City Department of Health & Mental Hygiene), Nicole Thomsen (Public Health – Seattle & King County), Mark Willis (Furman Center for Real Estate and Urban Policy), for their thoughtful critique as this paper developed.

Design & illustration:
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Support for this document was provided by a grant from The Kresge Foundation.

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Overview



Many local health departments are already working to improve housing in their jurisdictions, through their childhood lead prevention, healthy homes, and smokefree housing programs.¹

Stable, affordable housing is central to the health of individuals, families, and communities. It is well known that poor quality housing that exposes occupants to mold, pests, and/or chemical toxins is harmful to human health. Yet the health effects of housing go far beyond quality alone.

Stable, affordable housing is central to the health of individuals, families, and communities.

Affordable housing leaves families and individuals with more money to spend on necessities, such as health care and nutritious food, and provides emotional and mental health benefits from greater stability and reduced stress.² The location of someone's home is a major determinant of whether they have access to good jobs, a quality education, and a robust social network. A lack of affordable housing drives lengthy and costly commutes, a scarcity of work and educational opportunities, and social isolation. Although the body of research linking housing and health is still growing, researchers have also found that access to quality affordable housing in well-resourced neighborhoods has led to reduced chronic and infectious disease rates.²

When low-income renters have access to a wide array of housing options, they have greater freedom and flexibility to make the best decisions for their families. If renters must move, access to affordable rental housing throughout a city or region provides those renters with more control over where they can live. Strong rental protections give renters more control over whether and when to move, helping them make planned moves that benefit their families. Self-determination is important to all people, but an increased sense of agency has been shown to be especially important to the health and well-being of people struggling to make ends meet.³

Residents who can't afford to stay in their homes and neighborhoods — or may be at risk of eviction — face a process generally referred to as displacement. The negative social and health consequences of displacement include a disruption of social networks, risk of living in overcrowded conditions, extremely long commutes, and even homelessness.^{4,5,6} According to the Centers for Disease

Control and Prevention, displacement exacerbates existing health inequities,* disproportionately affecting low-income people, women, children, communities of color, and the elderly.⁶ In many communities, displacement may occur from a combination of factors, such as: increased rental prices, a lack of protective renter policies or effective enforcement mechanisms, and redevelopment efforts that lack proper safeguards to ensure affordable housing is retained or built.**

Communities can benefit from the engagement of local health departments in housing policy. Health departments possess the expertise to analyze and articulate the health effects of housing trends, and thus can inform the policy adoption and implementation process.

To help practitioners and community advocates working at the intersection of housing and health, ChangeLab Solutions has developed an ***Preserving, Protecting, and Expanding Affordable Housing: A Policy Toolkit for Public Health***. This toolkit provides information about a range of policies to preserve and expand the number of affordable rental housing options in high-demand neighborhoods. More than ever, communities can benefit from the engagement of local health departments in housing policy. Health departments possess the expertise to analyze and articulate the health effects of housing trends, and thus can inform the policy adoption and implementation process. This companion overview, *Preserving, Protecting, and Expanding Affordable Housing: An Overview for Local Health Departments*, is aimed at helping local health departments learn where to start to create policies and programs that give everyone the power to choose housing that is best for themselves and their families.

How do rising housing costs affect health?

Faced with rising housing costs, low- and moderate-income households may make a number of choices, each with different implications for their health.



Remaining in current housing and cutting back on critical necessities

Individuals and families on limited or fixed incomes may be able to remain in their current housing when the rent goes up. However, even if they are able to stay, they may face serious strains on their budget and be forced to cut back on other necessities, such as health care and food. They may also experience increased stress.

* The CDC defines health equity, health disparities, and health inequities in the following ways:

“Health Equity is attainment of the highest level of health for all people. Achieving health equity requires valuing everyone equally with focused and ongoing societal efforts to address avoidable inequalities, historical and contemporary injustices, and the elimination of health... disparities.”³¹

“Health disparities are differences in health outcomes and their determinants between segments of the population, as defined by social, demographic, environmental, and geographic attributes.”³¹ Health inequities are measurable differences in “health associated with individual or group specific attributes (e.g. income, education, or race/ethnicity)” and “that are modifiable, associated with social disadvantage, and considered ethically unfair.”³¹

** Limited enforcement mechanisms can lead to landlords illegally threatening or evicting tenants or stopping maintenance on their homes.³⁰⁻³⁴ A study conducted by the Boston Bar Association found that households with legal representation in eviction hearings were more likely to stay in their homes than those without representation. Households that did have to move were more likely to move on their own timetable and terms with representation.³⁵



Consolidating housing with other households

Surveys have found that more than one in ten people who have had difficulty paying rent or utilities in the prior year will consolidate homes with others and end up in overcrowded conditions.⁸ Overcrowded conditions are associated with a number of adverse health effects, including respiratory diseases, poor mental health, elevated stress levels, increased rates of infectious disease, and high blood pressure.^{5,9}



Moving to poor quality housing

As rents rise and affordable housing options disappear, the difficulty of finding alternative housing intensifies. With limited budgets and numerous necessities to pay for, such as food and clothing, low-income households that wish to stay in the area may opt for lower quality housing they can afford.⁷ As a consequence, low-income families and individuals are more likely to live in housing with rodents, mold, and/or structural problems.⁷



Moving multiple times

To find stable housing, individuals and families may move multiple times. This exacerbates negative health outcomes in many ways.¹⁰ Research suggests that people who experience high levels of residential instability suffer elevated stress levels and poorer health outcomes.^{2,11}



Moving to less safe neighborhoods or farther away

Another option for residents who can no longer afford to live in their neighborhood is to move to neighborhoods that are less safe. Studies show that families unable to find affordable housing are more likely to relocate in neighborhoods with higher crime rates, more blight, and greater risk of exposure to allergens, toxins, and other environmental hazards.¹⁷ Residents may need to move away from their

neighborhood altogether. If they remain in the region, they may endure longer commutes and spend more money on transportation costs or move to areas with limited access to public transit or to bicycle and pedestrian paths.⁹



Losing housing entirely

Individuals and families struggling under the burden of housing costs are more likely to experience homelessness. The health effects of loss of housing are substantial¹² and include chronic disease, infectious disease, hunger, injuries, stress, violence, disruption of medical and mental health care,¹³ and malnutrition.¹⁴



Losing social networks and social cohesion

When people are forced to utilize some of the strategies listed above in response to rising rents, social cohesion declines. People feel less connected and less supported, and they may find themselves excluded from the new populations that move into the neighborhood.¹⁵ Lack of social cohesion often translates to worse health and poorer mental health outcomes.¹⁵

What are the policy options to address rising housing costs?

To ensure that people of all incomes, races, and ethnicities can afford housing in neighborhoods experiencing rising rents and that all people have the freedom to choose when and where they move, most communities should develop a multipronged strategy. In our *Preserving, Protecting, and Expanding Affordable Housing: A Policy Toolkit for Public Health*, we recommend that communities employ the six strategic approaches listed below:

- **Preservation:** preserving existing affordable rental units
- **Protection:** helping longtime residents who wish to stay in the neighborhood
- **Inclusion:** ensuring that a share of new development is affordable
- **Revenue generation:** harnessing growth to expand financial resources for affordable housing
- **Incentives:** creating incentives for the development of affordable housing
- **Property acquisition:** facilitating the acquisition of land for affordable housing

By acting simultaneously on multiple policy fronts, communities can efficiently and effectively meet this challenge. Local health departments interested in tackling the issue of rising housing costs should work with relevant partners to determine whether housing policies are already in place and identify other policies that can be implemented.

How can local health departments support efforts to address affordable housing shortages?

According to at least one national survey, 71 percent of Americans recognize that we are in the midst of a housing crisis and nearly two-thirds of Americans want government to do something “to solve the problem of housing affordability.”¹⁶

Communities require an evidence-based approach to ensure that affordable housing is available for people of all incomes, and that the adverse health outcomes associated with an insufficient affordable housing supply are minimized. As analysts and educators, local health officials have a lot to add to the housing policy discussion. They can bring a health lens to the conversation and help craft policies that minimize the adverse health outcomes associated with insufficient affordable housing.

Local health departments that are interested in addressing the health concerns associated with neighborhood change should consider incorporating an assessment of housing affordability into any community health needs assessment (CHNA). They should consider working with their local boards of health, planning departments, economic development departments, housing authorities, affordable housing coalitions, and others to make sure affordable housing policy development and implementation are informed by the health needs of those most in need of affordable housing. These populations may include low-income populations, people with disabilities, the elderly, families with children, veterans, homeless, and certain racial/ethnic populations.

Local health departments interested in these issues should educate community members and decision makers about the importance of an adequate affordable housing supply. They should attend meetings where affordable housing strategies are being discussed. And, to make efficient use of existing housing-related resources, local health departments should work with their partners to determine where services and activities could be coordinated with other relevant government agencies and organizations.

Provided below are specific action steps local health departments can consider when working to limit health inequities that result from rising housing costs and improve residents' ability to make the best housing decisions for their families. Even though steps one through three are listed separately, they are often completed simultaneously. Any policy solutions pursued will require buy-in and support from partner organizations, agencies, and community members who work on or who are concerned about maintaining an adequate supply of affordable housing.



STEP 1: Complete a local assessment to determine the affordable housing needs and impact of displacement

- › Incorporate an assessment of affordable housing needs into a community health needs assessment (CHNA) and community health improvement planning processes.^{19,20}
- › As appropriate during a formal CHNA or as a separate, independent assessment, assess the availability of and need for affordable housing, including in areas where affordable housing shortages are increasing within the local health department's jurisdiction.
- › Determine which populations are most affected by affordable housing shortages and the resulting health effects of a lack of affordable housing options.
- › Determine if there have been increases in eviction rates and identify the reasons for those evictions.
- › Complete a policy scan to determine which policies currently exist to protect affordable housing options. Examples of policies include consolidated plans;* comprehensive plans; zoning codes; landlord/tenant laws; rent stabilization laws; Continuum of Care** program applications for federal funding to address the housing needs of people who are homeless;^{21,22} and public housing agencies' annual plans.
- › Determine how current policies could be strengthened and what additional policy options could be adopted to protect and increase the number of affordable housing options.
- › Determine if any of the existing health department's programs could be enhanced to include a focus on the issue of rising housing costs.

STEP 2: Develop and/or participate in interagency partnerships

- › Determine which local agencies and organizations may affect affordable housing options, such as the planning department, the economic development department, the local Continuum of Care council, the local housing authority, and private nonprofit organizations.
- › Convene or participate in existing multi-sectoral groups that examine the issues of affordable, healthy housing, and neighborhood change. These kinds of task forces help increase the collective impact of affordable housing efforts and provide allies in a fight that can be politically complicated.²⁰
- › Work with these partners to determine how policies and programs could be coordinated to protect and increase affordable housing options.

* According to the Department of Housing and Urban Development, "[A] consolidated plan is designed to help local jurisdictions... assess their affordable housing and community development needs and market conditions, and to make data-driven, place-based investment decisions."³⁸ For a full list of consolidated plans in your jurisdiction visit: http://portal.hud.gov/hudportal/HUD?src=/program_offices/comm_planning/about/conplan/local.

** According to the National Alliance to End Homelessness, "A Continuum of Care (CoC) is a regional or local planning body that coordinates housing and services funding for homeless families and individuals. In 2007, 461 CoCs submitted application for federal homeless assistance funds in all 50 states, plus DC, Puerto Rico, and Guam. CoCs represent communities of all kinds, including major cities, suburbs and rural areas."²¹



STEP 3: Educate partners and the public

- › Engage community residents and connect them with decision-making processes.²³
- › Publish and broadly disseminate the results of policy scans and housing assessments.
- › Educate partners at other government agencies to raise awareness about the health effects of policies that impact the availability of affordable housing options.
- › Educate community-based organizations, faith-based organizations, health care providers, academic institutions, and community members to raise awareness about the need for affordable housing and the impact of housing policies on health.²³

STEP 4: Participate in affordable housing policy development efforts

- › As appropriate, provide decision makers with information about the potential impact on affordable housing availability and housing-related health inequities.²³
- › Consider where health impact assessments (HIA) or health lens analyses could be utilized to inform policy development.²⁴
- › Coordinate services across departments and agencies to maximize the accessibility of affordable housing options and maximize the effectiveness of programs and policies that assist low-income populations to address their housing needs.
- › Participate in regional and state-level conversations regarding housing affordability.
- › Evaluate the impact of affordable housing policies, assess the changing availability of affordable housing options, and use the results of the evaluation to inform next steps.

What are some specific examples of how local health departments have addressed rising housing costs?

Below are a few examples of health departments already engaged in this process.

Assessing and disseminating information about affordable housing needs

- The San Francisco Department of Public Health in California has conducted research and published reports that examine the anticipated impacts of residential displacement on health. For example, in 2005, the department issued a report that underscored the health impact of displacement within the community and highlighted “the compelling evidence for public policies to prevent the loss of existing affordable housing due to redevelopment of existing affordable housing.”²³ To give a human face to the issue of displacement, the report included quotes from residents who were affected.
- The Alameda County Health Department in California produced two reports in collaboration with the local community group Causa Justa :: Just Cause (CJJC). One report was on the foreclosure crisis, and the other was on rising housing costs and neighborhood change. These reports assessed the health impacts of the recent economic crisis and outlined steps the health department and community could take to mitigate these impacts.^{21,24}
- The New York City Department of Health and Mental Hygiene, in collaboration with the New York City Human Resources Administration and the New York State Office of Mental Health, produced a report that detailed the critical importance of stable affordable housing. The report also explained how quality housing can reduce public expenses associated with homelessness, especially when paired with treatment and service programs.²⁵
- In response to a request from the County Board of Supervisors, Santa Clara County Public Health Department in California completed an assessment and released a report on the health of Lesbian, Gay, Bisexual, Transgender, and Questioning (LGBTQ) residents in their community. The health department engaged members of the LGBTQ community and learned that “accessing affordable housing is a significant issue for [the LGBTQ community] and/or their families,”²⁶ especially for low-income LGBTQ residents earning less than \$40,000.²⁶ The department published the report with the aim of “[better informing] the community about important health issues facing LGBTQ residents” and with the hope that their recommendations “will serve as a building block from which to generate community-wide action-oriented solutions, policy development, and resource allocation.”²⁶
- Through engagement with their community members, both the Cook County Department of Public Health Department in Illinois and the Cambridge Public Health Department in Massachusetts identified the need for local affordable housing options in their community health needs assessment.^{27,28}

Using health impact assessments (HIAs)

- The Los Angeles County Health Department in California provided data to a consortium of local and national organizations to conduct a rapid HIA on the potential impact of a proposed football stadium development. These organizations looked specifically at the impact this development would have on displacement and gentrification of a predominately low-income area, and found that “poverty, housing affordability, and access to open space all were projected to worsen.”²⁹ As a result of this HIA, the community was able to convince the developer to set aside “\$15 million for affordable housing; \$5 million for parks/ open space, neighborhood improvement plans, and funding for a community team to promote health and protect tenant rights in the area; and local hiring commitments.”²⁹

Overseeing the distribution of funding for affordable housing projects

- The Whatcom County Health Department in Washington supports a county advisory committee and administers the distribution of fees to fund organizations that support homeless individuals, or those at risk of losing their housing. The Housing Program also manages funds (state and federal contracts, along with local funds) that support affordable housing efforts.³⁰ In addition, the department helps with the research and development of an annual report assessing housing needs and the progress that the community has made in addressing these needs.

For more information

➤ **Impact of Affordable Housing on Families and Communities: A Review of the Evidence**

Enterprise Community Partners

www.enterprisecommunity.com/resources/ResourceDetails?ID=0093581

➤ **Framing the Issues – the Positive Impacts of Affordable Housing on Health**

Center for Housing and Policy

www.nhc.org/media/documents/FramingIssues_Heath.pdf

➤ **Where We Live Matters for Our Health: The Links Between Housing and Health**

Robert Wood Johnson Foundation Commission to Build a Healthier America

[www.commissiononhealth.org/PDF/033756c1-3ee3-4e36-bb0e-557a0c5986c3/Issue Brief 2 Sept 08 - Housing and Health.pdf](http://www.commissiononhealth.org/PDF/033756c1-3ee3-4e36-bb0e-557a0c5986c3/Issue%20Brief%20Sept%2008%20-%20Housing%20and%20Health.pdf)

➤ **Health Policy Brief: The Relative Contribution of Multiple Determinants to Health Outcomes**

Health Affairs

www.healthaffairs.org/healthpolicybriefs/brief.php?brief_id=123

➤ **The Impacts of Affordable Housing on Health: A Research Summary**

Center for Housing Policy

www.nhc.org/media/files/Insights_HousingAndHealthBrief.pdf

➤ **Issue Brief: Housing and Health**

Robert Wood Johnson Foundation

www.rwjf.org/content/dam/farm/reports/issue_briefs/2011/rwjf70451

➤ **Housing and Health: New Opportunities for Dialogue and Action**

National Center for Healthy Housing, in partnership with Center for Housing Policy, ChangeLab Solutions, and Trust for America's Health

www.changelabsolutions.org/publications/housing-and-health

➤ **Housing is Health Care**

National Health Care for the Homeless Council

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