



HOUSING POLICY AND POPULATION HEALTH

A BRIEF, INCOMPLETE INTRODUCTION

(STAFF DEVELOPED DRAFT)

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HOW HOUSING AND HEALTH CONNECT

Pathways:

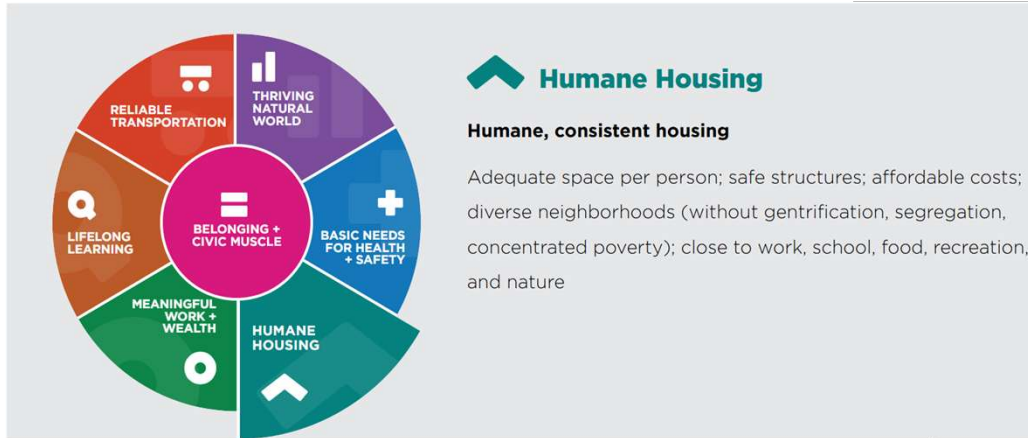
- Stability (access to stable housing)
- Safety and Quality (conditions within the home)
- Affordability (financial burdens of high housing costs), and
- Neighborhood conditions

Source: <https://www.healthaffairs.org/content/briefs/housing-and-health-overview-literature>

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THE SEVEN VITAL CONDITIONS FOR HEALTH AND WELL-BEING



Source: <https://rippel.org/vital-conditions/>

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HEALTHY PEOPLE 2030

Housing has long been recognized as a social determinant of Health.

Quality of housing is a sub-domain under the federal Healthy People domain of “Neighborhood and Built Environment”

Housing affects health in many ways (along the 4 pathways above)

- Housing instability can disrupt healthcare continuity, medical adherence and chronic disease management.
- Affordability and resource trade offs – the “heat or eat dilemma”
- Social connection and mental health, community ties and social support networks are protective factors for mental and physical health

Source: <https://odphp.health.gov/healthypeople/priority-areas/social-determinants-health/literature-summaries/quality-housing>



Healthy People 2030 organizes the social determinants of health into 5 domains:

1. [Economic Stability](#)
2. [Education Access and Quality](#)
3. [Health Care Access and Quality](#)
4. [Neighborhood and Built Environment](#)
5. [Social and Community Context](#)

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KEEPING HEALTH AT THE FOREFRONT

How do we keep health considerations front and center amid the many policy debates surrounding housing, such as

- YIMBY vs. NIMBY
- Single-family zoning – role in housing solutions?
- Public and subsidized housing e.g., what policies keep people housed and don't negatively affect their health? What does research show, what are the knowledge gaps?
- Many others

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THE HOUSING POLICY ECOSYSTEM (NOT EXHAUSTIVE)

Federal agencies that administer various federally funded housing programs, urban, suburban, and rural

- US Department of Housing and Urban Development, HUD
 - Includes Tribal Housing
- The US Department of Agriculture, USDA
- Federal Home Loan Bank

National and regional housing finance including non-traditional investors

- Community development financial institutions
- Traditional banking and mortgage
- Hospitals and health systems

With thanks to Ela Rausch

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THE HOUSING POLICY ECOSYSTEM, CONTINUED

State agencies

- State Housing Finance Agency -- all 50 states have a housing finance agency but sometimes it is not called that and sometimes it is combined with State's Department of Commerce

Local level

- For-profit and nonprofit developers
- Community Development Financial Institutions and Banks
- City or town community development/housing department (unlike public health which operates at a county level, housing is at the city level)
- Nonprofits that provide supportive services

Research and data

- Universities (NYU, Harvard, UC Berkeley, Purdue, etc.)
- Federal Reserve Banks
- Think tanks and research institutions

With thanks to Ela Rausch

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SOME KEY FACTS AND FIGURES TO SET THE STAGE

Affordability

- 42.9 million households (1/2 of renter households and 1/4 of homeowners) “are cost burdened, meaning they pay more than 30% of their income on housing alone, leaving little to cover other essentials like food, child care, transportation, and health care”
- Since 2020, home prices increased by >50% and rents by nearly 30% (and mortgage rates, insurance, taxes have also increased while incomes have not kept up)
- Homelessness is increasing—“over 770,000 Americans—including a growing number of older adults and families with children—experience homelessness on any given night, a nearly 20% increase from 2023 to 2024.”

(Source: <https://bipartisanpolicy.org/testimony-letter/testimony-on-innovation-in-u-s-housing-solutions-and-policies-for-americas-future/>, 2025)

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SOME KEY FACTS AND FIGURES, CONTINUED

Affordability

- 2024: the US median existing single family home price: \$412,500, which is 5 times the median household income compared the 3:1 ratio considered “affordable”
- “The US homeownership rate fell in 2024 for the first time in eight years to 65.6 percent and continued downward to 65.1 percent in the first quarter of 2025.”

https://www.jchs.harvard.edu/sites/default/files/reports/files/Harvard_JCHS_The_State_of_the_Nations_Housing_2025.pdf

Special populations: veterans

- January 2024 Point-in-Time (PIT) count estimated 32,882 veterans were experiencing homelessness on a single night, the lowest number since HUD began reporting in 2009. This marked a decline of approximately 8 percent compared to January 2023, including a 10 percent drop among unsheltered veterans (13,851 veterans were unsheltered in 2024)

<https://nchv.org/veteran-homelessness/>

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A TYPOLOGY OF HOUSING POLICIES

- (1) SUPPLY – increasing the housing supply and the preservation of affordable homes
- (2) CREDIT – equitably increasing access to credit
- (3) LAND USE – optimizing land use for affordable homes
- (4) OPPORTUNITY – “ensuring access to and development of communities of opportunity” (“policies that protect and strengthen neighborhoods and broaden access to thriving communities”*)

Some housing policies focus on systems change, while others are intended to achieve one-time wins

Sources:

Developing a Typology of Housing Policies A Review of Policies Supported by Habitat for Humanity’s Cost of Home Campaign <https://www.urban.org/sites/default/files/2023-10/Developing%20a%20Typology%20of%20Housing%20Policies.pdf>

* Cost of Home Policy Platform <https://www.habitat.org/sites/default/files/documents/Cost-of-Home-policy-platform-Sept2020.pdf>

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SOME POLICY LEVERS

Categories of (largely federal) housing policy levers that also affect economic mobility:

- tax policy (e.g., LIHTC and Opportunity Zones)
- block grants (e.g., Community Development Block Grant)
- rental assistance (e.g., Housing Choice Vouchers, Public Housing, Section 8 project-based, Medicaid payment under waiver programs, supportive elderly + disabled, and USDA Rural Rental Assistance)
- fair housing, and
- homeownership programs

https://www.urban.org/sites/default/files/publication/71496/2000428-housing-policy-levers-to-promote-economic-mobility_0.pdf; <https://www.cbpp.org/research/housing/federal-rental-assistance-fact-sheets#US>

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HOW HEALTH CARE INVESTS IN HOUSING AS A HEALTH-RELATED NEED

As anchor institutions, investing in local communities through land use, community development, and other strategies

Using community benefit resources to address housing needs

Partnering with other organizations to expand affordable housing, provide supportive housing, finance specific housing-related interventions that affect health outcomes (e.g., addressing asthma triggers in the home, addressing aging-in-place needs), and other approaches

Others?

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