

ROUNDTABLE ON POPULATION HEALTH IMPROVEMENT

Exploring Relevant Policy Domains — Housing Policy and Population Health: A Workshop

December 15, 2025 | 10:00am–5:00pm EST

Hybrid: Washington, DC and Webcast

ATTENDEE PACKET



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Agenda

MONDAY, DECEMBER 15, 2025

10:00am	Welcome Mary Pittman , <i>Roundtable Co-Chair, planning committee member</i>
10:15am	Opening Discussion—Current and Emerging Themes in US Housing Policy Moderator: Howard Husock , American Enterprise Institute, <i>planning committee member</i>
	Speaker: Salim Furth , George Mason University
	<i>Q&A/Discussion</i>
10:45am	Panel 1—Context Setting: How Housing Shapes Health and Wellbeing Moderator: Tiffany Manuel , TheCaseMade, <i>Roundtable and planning committee member</i>
	Speakers: Nick Graetz , University of Minnesota Kiyadh Burt , HOPE Policy Institute
	<i>Q&A/Discussion</i>
11:45pm	Panel 2—Innovations in Housing Affordability and Access to Build Communities of Opportunity Moderator: Anusha Venkataraman , Rhode Island Health Equity Zone Network
	Speakers: Dan Gilmartin , Michigan Municipal League Tony Pickett , Grounded Solutions Network
	<i>Q&A/Discussion</i>
1:00pm	LUNCH
2:00pm	Panel 3—Financing Housing and Health: Current Landscape and Evolving Approaches Moderator: Chris Krehmeyer , Beyond Housing, <i>planning committee member</i>
	Speakers: Andy Winkler , Bipartisan Policy Center Stockton Williams , National Council of State Housing Agencies Michael Neal , Urban Institute
	<i>Q&A/Discussion</i>

3:15pm **Panel 4—Integrating Health and Housing for All: Health Sector Approaches to Tackling Housing Challenges**
Moderator: **Ruth Thomas-Squance**, Building Healthy Places, *planning committee member*

Speakers:
Megan Sandel, Boston University
Stefanie Seldin, Rebuilding Together Philadelphia
Jack Tsai, University of Texas Health

Q&A/Discussion

4:30pm **Closing Dialogue**
Ana Diez Roux, *Roundtable Co-Chair*, Drexel University

5:00pm **Adjourn**

Roundtable on Population Health Improvement

Vision, Mission and Roster

Vision | A thriving, healthful, and equitable society

Mission | In recognition that health and quality of life for all are shaped by interdependent historical and contemporary social, political, economic, environmental, genetic, behavioral, and health care factors, the Roundtable on Population Health Improvement exists to provoke and catalyze urgently needed multi-sector community engaged collaborative action.

MEMBERS

Ana V. Diez Roux, MD, PhD, MPH (co-chair)
Drexel University
Philadelphia, PA

Mary Pittman, DrPH (co-chair)
Public Health Institute (retired)
Oakland, CA

Philip M. Alberti, PhD
Association of American Medical Colleges
Washington, DC

Mariana Arcaya, ScD, MCP
Massachusetts Institute of Technology
Cambridge, MA

Debbie I. Chang, MPH
Blue Shield of California Foundation
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Thomas Dobbs, MD, MPH
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Oxford, MS

Meg Guerin-Calvert, MPA
FTI Consulting
Washington, DC

Hilary Heishman, MPH
Robert Wood Johnson Foundation
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Dora Hughes, MD, MPH
U. S. Department of Health and Human Services
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Sheri Johnson, PhD
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Robert M. Kaplan, PhD
Stanford University
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Milton J. Little, Jr., MA
United Way of Greater Atlanta
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Rishi Manchanda, MD, MPH
HealthBegins
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Tiffany Manuel, PhD, MPP, MPS
TheCaseMade

Jamila Michener, PhD
Cornell University
Ithaca, NY

Bobby Milstein, PhD, MPH
ReThink Health
Morristown, NJ

José T. Montero, MD, MHCDS
Centers for Disease Control and Prevention
Atlanta, GA

Pastor George Nicholas, MDiv
Buffalo Center for Health Equity
Buffalo, NY

Willie (Billy) Oglesby, PhD
Jefferson University
Philadelphia, PA

Kenneth Reid
Action4Equity
Winston-Salem, NC

Kosali Simon, PhD
Indiana University
Bloomington, IN

Lorna Thorpe, MPH, PhD
NYU Grossman School of Medicine
New York, NY

Monica Valdes Lupi, JD, MPH
The Kresge Foundation
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Allison Gertel-Rosenberg, MS
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Washington, DC

NAM Fellows
2024-2026 NAM Fellow to Advance State Health Policy

Yohualli B. Anaya, MD, MPH
University of Wisconsin

2025 NAM Gilbert S. Omenn Fellow

Nilay S. Shah, MD, MPH
Northwestern University

Biosketches

*denotes planning committee member, †denotes roundtable member

Mary Pittman, Dr.P.H.,[†] was previously the chief executive officer and president of the Public Health Institute (PHI), a U.S. and global non-profit public health organization dedicated to improving health and equity through economic, social, and healthcare innovation. Dr. Pittman is a national leader in community health, addressing social determinants leading to health inequities and promoting prevention and quality of care. Her experience in public health and healthcare, including Medicaid financing and safety net systems, makes her an expert adviser in the field of population health and building healthier and more equitable communities and health systems. She has designed and launched leadership programs for women in health as well as for other population health leaders.

Dr. Pittman served for six years on the National Academies of Sciences, Engineering, and Medicine Roundtable on Population Health Improvement, and the Healthy People 2030 advisory committee to the Secretary of HHS. She served as an expert advisor to the Let's Get Healthy California Task Force, and serves on numerous advisory boards for UC Berkeley, School of Public Health, Loma Linda School of Public Health, Charles Drew University Medical School, and other non-profits and a small diagnostic company.

Kiyadh Burt is the Director of Hope Policy Institute (HOPE). In this position, he serves as the primary liaison with advocacy partners locally, regionally, and nationally. He works to advance HOPE's mission of financial inclusion for historically underserved communities through oversight of analysis and visualization of HOPE programmatic activities for the production of reports, briefs, and blogs.

Notably, he has testified before the House Financial Services subcommittee on Housing, Community Development on solutions to increase homeownership in persistent poverty communities in the Deep South. He leads Hope's work on inequities in capital access in the CDFI industry, the Paycheck Protection Program, the State Small Business Credit Initiative, and criminal justice reform. Throughout his tenure at HOPE, his breadth of work includes issues on consumer protections, financial inclusion, affordable housing, and access to fresh food.

Ana V. Diez Roux, M.D., Ph.D., M.P.H.,[†] is distinguished University professor of epidemiology at the Dornsife School of Public Health and director of the Drexel Urban Health Collaborative. Originally trained as a pediatrician in her native Buenos Aires, she completed public health training at the Johns Hopkins University School of Hygiene and Public Health. Before joining Drexel University, she served on the faculties of Columbia University and the University of Michigan, where she was chair of the Department of Epidemiology and director of the center for Social Epidemiology and Population Health. Dr. Diez Roux is internationally known for her research on the social determinants of population health and the study of how neighborhoods affect health. Her work on neighborhood health effects has been highly influential in the policy debate on population health and its determinants.

Dr. Diez Roux has served on numerous editorial boards, review panels and advisory committees including most recently the Clean Air Scientific Advisory Committee of the Environmental Protection Agency (as Chair), the Board of Scientific Counselors of the National Center for Health Statistics, the Committee on Health and Wellbeing in the Changing Urban Environment of the International Council for Science, and CDC's Community Preventive Services Taskforce. She has received the Wade Hampton Frost Award for her contributions to public health from the American

Public Health Association and the Award for Outstanding Contributions to Epidemiology from the American College of Epidemiology. She is also an elected member of the American Epidemiological Society and the Academy of Behavioral Medicine Research. She was elected to the National Academy of Medicine of the National Academy of Sciences in 2009.

Salim Furth, Ph.D., is a Senior Research Fellow and Director of the Urbanity project at the Mercatus Center at George Mason University. His research focuses on housing production and land use regulation. He frequently advises local governments and testifies before state and federal legislatures. Furth previously worked at the Heritage Foundation, at Amherst College, and as a contractor to HUD. His research has been published in *Housing Policy Debate*, *Critical Housing Analysis*, and the *IZA Journal of Labor Policy*. He serves as an advisor to the board of Texans for Reasonable Solutions and a Better Cities Project Fellow. He earned his Ph.D. in economics from the University of Rochester.

Dan Gilmartin is the executive director and CEO at Michigan Municipal League. Dan became the League's seventh executive director in 2005 and its youngest leader in the organization's long history. Through his work with communities, Dan is recognized as a national leader in urban policy and revitalization. He holds leadership roles with the National League of Cities and the International Placemaking Council. Dan is a co-author of two books on the economic importance of place and is frequently quoted in state and national publications. Dan received the Diamond Award from his association peers in Michigan for his work as a strategic leader, and under his direction, the League is designated as a Top Workplace by the Detroit Free Press and as Most Effective Lobbying Organization in the state by a MIRS/EPIC-MRA Insider Survey. Dan is a lifelong Michigander and a Detroit native (and booster), and currently resides in the historic downtown of Northville, Michigan.

Judge Glock, Ph.D., M.A.,* is the director of research and a senior fellow at the Manhattan Institute and a contributing editor at *City Journal*. He was formerly the senior director of policy and research at the Cicero Institute, a nonpartisan think tank based in Austin, and a visiting professor of economics at West Virginia University. He writes about the intersection of economics, finance, and housing, with a perspective informed by his work in economic history.

Glock's work has been featured in *National Affairs*, *Tax Notes*, the *Journal of American History*, *NPR*, *The New York Times*, and the *Wall Street Journal*, among other places. He is the author of the book *The Dead Pledge: The Origins of the Mortgage Market and Federal Bailouts, 1913-1939*, published in 2021 by Columbia University Press. He received his Ph.D. in history with a focus on economic history from Rutgers University.

Nick Graetz, Ph.D., M.P.H., is Assistant Professor at the University of Minnesota in the Department of Sociology and the Institute for Social Research and Data Innovation. Graetz is a demographer and sociologist studying the intersection of housing, population health, and political economy in the United States.

His primary research focus is revealing the mechanisms through which the housing market entrenches inequalities in socioeconomic outcomes and population health. He does this by studying three interdependent units of analysis: groups affected by commodified housing relations (e.g., tenants), the economic logics governing commodified housing relations, and the actors upholding and profiting from those economic logics (e.g., owners, investors, lenders, insurers). Across all Graetz's research, he centers processes of racialization and racism, especially how these shape conceptions of financial risk and value in the housing market. His academic work in these areas is published or forthcoming in *Social Forces*, the *Journal of Health and Social Behavior*, the *Proceedings of the National Academy of Sciences*, *Nature*, the *Journal of the American Medical Association*, *Social Science & Medicine*, the *New England Journal of Medicine*,

The Lancet, and elsewhere.

Graetz is also a Fellow at the Climate and Community Institute, a progressive climate policy think tank developing research on the climate and inequality nexus. This work includes collaborations with housing and labor organizers, policymakers, and federal agencies. He's interested in communicating sociological perspectives to external audiences and building coalitions across academics, policymakers, journalists, and the public.

Howard Husock, B.S.,* is a senior fellow in Domestic Policy Studies at the American Enterprise Institute (AEI), where he focuses on municipal government, urban housing policy, civil society, and philanthropy. Before joining AEI, Mr. Husock was vice president for research and publications at the Manhattan Institute. He has also been a director of case studies in public policy and management at Harvard Kennedy School, a member of the board of directors of the Corporation for Public Broadcasting, and a journalist and Emmy-winning documentary filmmaker.

Mr. Husock has been widely published in policy journals and the popular press, including in The New York Times and The New York Times Magazine, The Wall Street Journal, The Atlantic, The Hill, New York Post, New York Daily News, The Boston Globe, The Chronicle of Philanthropy, City Journal, Forbes.com, the Journal of Policy Analysis and Management, National Affairs, Reason, The New Republic, Washington Examiner, and The Wilson Quarterly. His books include "The Poor Side of Town: And Why We Need It" (Encounter Books, 2021); "Who Killed Civil Society? The Rise of Big Government and Decline of Bourgeois Norms" (Encounter Books, 2019), "Philanthropy Under Fire" (Encounter Broadsides, 2013), and "America's Trillion-Dollar Housing Mistake: The Failure of American Housing Policy" (Ivan R. Dee, 2003).

Mr. Husock was a mid-career fellow at Princeton University's Woodrow Wilson School of Public and International Affairs. He holds a BS from Boston University's School of Public Communication.

Chris Krehmeyer, D.H.L.,* has an unparalleled devotion to residents of the St. Louis region. For the past 28 years, Chris has been CEO of Beyond Housing, a nationally recognized community development organization. Beyond Housing is celebrated as one of the most innovative and successful organizations in its field. Under his leadership, Chris has guided the organization to tenfold growth in staff, twentyfold growth in assets, and an innumerable imprint on the lives of the communities they serve. As CEO of Beyond Housing, Chris demonstrates his exceptional strengths as a leader, innovator, and advocate for communities. In the city of Normandy, he has embedded staff in the School District who operate a state-licensed after-school and summer program for children and has placed health workers to assist various community needs. Through these actions, residents of the city have seen improved academic performance, reduced homelessness, strengthened public health, and increased economic opportunities. On a broader scale, Beyond Housing has developed and now owns over 500 units of affordable housing, a grocery store, a movie theatre, a health facility, a food hall, and soon a community center.

In the depths of the Covid-19 pandemic, Chris maintained all current levels of services to the hundreds of residents under Beyond Housing's care. He arranged meal services, vaccine clinics, rent relief, mortgage forbearance, and community health awareness activities for all. Even more, Chris participated in every weekly food distribution for months, greeting each family as they arrived for help. Even in the most arduous of times, Chris' dedication remained intact and stronger than ever.

Chris is a 1986 graduate of Washington University and received a Doctor of Humane Letters degree in 2018. He now acts as a mentor to dozens of Brown School practicum students in a variety of roles. From teaching students in non-profit management to serving on the Brown School Dean's Advisory Board, Chris has an unwavering commitment to the Washington University campus.

Tiffany (DrT) Manuel, Ph.D., M.P.P., M.P.S.,*† is founder and CEO of TheCaseMade. She has worked with thousands of passionate social changemakers, innovators and adaptive leaders around the United States who are building better, stronger communities that are diverse, equitable and inclusive. She is the author of Case Made! 10 Powerful Leadership Principles that Win Hearts, Change Minds, and Grow Impact as well as many reports, journal articles and scholarly papers.

DrT grew up in Detroit, Michigan during one of the most turbulent times in the city's history. It was because of the challenges of that experience that she champions better policy, programs, investments, and services that can transform our cities and communities for the better. It is also the reason that DrT has worked to expand opportunity, equity and inclusion through 25+ years of professional and volunteer experience spanning the private and non-profit sectors, government and academia.

Trained as a social scientist in quantitative and qualitative methods, she is passionate about translating the insights harvested from her research and practice to improve our ability to build public will around the critical issues that matter most. She holds doctorate and master's degrees in public policy from the University of Massachusetts Boston, a master's degree in political science from Purdue University and a bachelor's degree from the University of Chicago.

Michael Neal, M.P.A., is a senior fellow and practice area lead in the Housing Finance Policy Center at the Urban Institute. He is also a research director and researcher with the Initiative on Land, Housing and Property Rights at Boston College Law School. Neal's research covers wealth building, with a focus on housing and the financial and broader economic systems that support it. His work focuses on the mechanisms that exclude certain communities from homeownership and broader wealth-building opportunity.

At Urban, Neal is part of the William and Gail Gorham Scholar/Analyst Program and a Gorham Mentor, class of 2025. He is also a Harry Hatry award winner for mentorship, a former equity scholar, and a former recipient of a President's Award for Communications Innovation. Neal is a JPMorgan Chase fellow and a member of the Office of the Comptroller of the Currency's Homeownership Working Group for Project REACh. He also serves on the technical data advisory committee for the Black Wealth Data Center and on the HBCU Wealth Building Initiative Advisory Board. Neal has a bachelor's degree in economics from Morehouse College and a master's degree in public administration from the University of Pennsylvania. He also studied economics at St. Catherine's College at the University of Oxford and finance in the Graduate School of Princeton University.

Tony Pickett is Chief Executive Officer for Grounded Solutions Network, the nation's leading expert for inclusive affordable housing policies and programs — such as community land trusts (CLTs), deed-restricted housing, and inclusionary housing. Tony's 35 years of community development leadership and accomplishments are collectively described by peers and collaborators as innovative—thinking about and achieving equitable outcomes in a comprehensive and cross-disciplinary manner. His exciting 10-year expansion vision for "Lasting Affordability in Housing Now" to achieve one million new affordable housing units, has launched new initiatives and strategic partnerships with support from the Robert Wood Johnson Foundation, The Kresge Foundation, the Colorado Health Foundation, Meyer Memorial Trust and NeighborWorks America.

During Tony's tenure as CEO of Grounded Solutions Network, the organization as has been

featured in national news publications such as Bloomberg Businessweek, the New York Times, Wall Street Journal and Washington Post. Tony is frequently engaged as an expert housing practitioner, thought leader and public speaker for national housing industry convenings sponsored by the Federal Home Loan Banks, Urban Land Institute, National League of Cities, National Community Reinvestment Coalition, Lincoln Institute of Land Policy and Habitat for Humanity.

He currently serves on the Board of Directors for the Up for Growth Coalition, Trust Neighborhoods and Vermont Energy Investment Corporation. He is also a founding member of the national community development sector CEO Circle.

Tony is a graduate of the Cornell University School of Architecture, Art and Planning, with a successful 30+ year career that includes his LEED accredited professional credentials and experience spanning award winning architectural design, master planned residential development, public housing agency senior real estate management, nonprofit senior leadership and professional consulting.

Megan Sandel, M.D., M.P.H., is a professor of pediatrics at the Chobanian and Avedisian School of Medicine as well as a professor of environmental health at the Boston University School of Public Health. She has held both of these positions for the last eight years, but has been working with the university since 2002, first as an assistant professor. She is the former pediatric medical director of Boston Healthcare for the Homeless program and the first medical director of the founding site for medical-legal partnerships, Medical-Legal Partnership-Boston. In addition to publishing articles and serving on committees, she is considered an expert in her field on the topic of housing and child health.

Stefanie Seldin, J.D., B.A., is president and CEO of Rebuilding Together Philadelphia (RTP). Before coming to RTP, Stefanie was the managing attorney for Philadelphia VIP, an agency that recruits volunteer attorneys to assist low-income residents facing civil legal problems threatening their basic human needs. Shelter is first on that list of needs, and housing issues have been Stefanie's focus for the past 10 years. Stefanie aims to put the housing difficulties faced by low-income families in the hearts and minds of thousands of volunteers. Stefanie has a BA from the University of Pennsylvania and a JD from Georgetown University Law School.

Ruth Thomas-Squance, Ph.D., M.P.H., is Co-Executive Director at the Build Healthy Places Network, a national center positioning cross-sector partnerships from community development, public health, and healthcare sectors to lead and leverage community-centered investments across the country to address the drivers of health and advance racial equity.

Dr. Thomas-Squance has a passion for health equity strategy, bringing an interdisciplinary lens and systems change mindset to the promotion of health and social equity. Her health equity journey has taken her from a successful career in biomedical research to management in the non-profit and public sectors. She has 18 years of experience working in multi-sector collaborations with diverse partners. She served as founding executive director of a Bay Area non-profit providing training in emotional intelligence skills development to low-income and minority populations. Before joining the Build Healthy Places Network, she worked at San Francisco Department of Public Health in Whole Person Care, a Medi-Cal waiver program strategizing cross-sector approaches to improve outcomes for adults experiencing homelessness and high users of urgent emergent healthcare services.

She is past Vice Chair of the Board of Directors for US Green Building Council and Chairs their Strategic Planning Committee. She also served on the inaugural Multisector Partner Advisory Group of the Center for Health Justice at the American Association of Medical Colleges. Dr. Thomas-Squance was selected as a University of California, Berkeley Public Health Social Impact Fellow, '24-25.

Dr. Thomas-Squance earned her doctorate from Imperial College, London, UK and her Master's in Public Health from UC Berkeley. She lives in San Francisco, CA.

Lorna Thorpe, Ph.D., M.P.H.,*† is the Anita and Joseph Steckler Professor and Chair of the Department of Population Health at the NYU Grossman School of Medicine. She has leadership and research experience in the field of epidemiology, with a specific focus on population-based surveillance, measuring social determinants of health, electronic health record network-based research, and translating research into policy and practice. Substantively, Thorpe's research centers on designing and implementing population health studies to assess leading causes of disease among disadvantaged populations and investigate approaches to alleviate disparities. A former Deputy Commissioner for the NYC Department of Health and Mental Hygiene in charge of Epidemiology, she has led the design of many innovative scientific studies aimed at understanding the health of NYC residents.

Thorpe began her applied research career as a CDC Epidemic Intelligence Service (EIS) Officer in international tuberculosis (TB) control. She completed her PhD in epidemiology at the University of Illinois at Chicago, MPH at University of Michigan, and BA at Johns Hopkins University. Prior to completing her PhD, Thorpe lived and worked in China and Indonesia, focusing on designing and evaluating family planning and HIV/AIDS programs. She has published widely on both chronic and infectious disease topics.

Jack Tsai, Ph.D., Ph.D., MSCP, serves as Regional Dean and Professor of Public Health at the University of Texas Health Science Center at Houston. He also serves as Research Director for the VA's National Homeless Programs Office. He previously served on faculty at Yale School of Medicine for 10 years. Dr. Tsai has led federally funded work and published extensively on issues related to homelessness, severe mental illness, trauma, and health disparities. He serves as Editor-in-Chief for the Journal of Social Distress and Homelessness and *npj Mental Health Research*.

Jack Tsai is a 2024 grantee of the Robert Wood Johnson Foundation's Health Data for Action program, managed by AcademyHealth.

Anusha Venkataraman, M.S., works with the Rhode Island Health Equity Zones network, and was until recently Managing Director of ONE Central Providence. With a background in urban planning, her work has focused on community development, public policy, political organizing, and the arts. Previously, she served as the Executive Director of the NYC Racial Justice Commission, where she stewarded a public process of reviewing the city's charter, resulting in three successful ballot initiatives advancing racial equity. Anusha also held positions in the NYC Office of the Mayor, including Chief Service Officer and Senior Advisor to the Deputy Mayor for Housing & Economic Development, as well as in the NYC Department of Housing Preservation & Development. Prior to this, she worked in the nonprofit sector, including as an AmeriCorps VISTA member at the Steel Yard. Anusha is also a board member of Arts & Democracy. She holds a master's degree in city and regional planning from Pratt Institute and a bachelor's in international relations from Brown University.

Stockton Williams, M.S., is executive director of the National Council of State Housing Agencies. He leads NCSHA's wide-ranging efforts to advocate and strengthen the central role of state housing finance agencies in the nation's housing system.

Stockton has held senior leadership positions in the private, public, and nonprofit sectors throughout a career dedicated to expanding housing opportunity. He has been an advisor to local communities across the U.S., an author of original research, and a commentator in the media on

real estate and economic development issues.

Stockton was previously Executive Vice President of Content and Executive Director of the Terwilliger Center for Housing at the Urban Land Institute (ULI). Before that he was Managing Principal of HR&A Advisors' Washington, D.C., office. Stockton previously served as Senior Advisor in the U.S. Department of Housing and Urban Development and the U.S. Department of Energy. He has also held senior leadership positions at Enterprise Community Partners, Living Cities, and with an affordable housing developer.

Stockton earned a master's degree in real estate development from Columbia University and a bachelor's degree in religion from Princeton University.

Andy Winkler, B.A., is the managing director of housing and infrastructure policy at the Bipartisan Policy Center. He helps lead the policy initiatives and staff of the J. Ronald Terwilliger Center for Housing Policy. He also manages BPC's Disaster Response Reform Task Force; a bipartisan group of emergency management and disaster recovery experts launched in 2020.

Winkler joined BPC in 2015 to staff its Executive Council on Infrastructure and Senior Health and Housing Task Force. He previously assisted Michael Stegman, formerly President Obama's top housing adviser, on housing finance reform and directed BPC's Housing Council, a bipartisan group of more than 20 housing experts and leaders that helped BPC craft consensus-driven housing policy recommendations.

Before joining BPC, Winkler was director of housing finance policy at the American Action Forum, where he also worked as a policy analyst on housing and economic issues.

Born and raised in St. Louis, Winkler earned a B.A. from the University of Missouri.

Recommended Readings and Resources

These resources include speaker contributions and staff-identified materials, organized loosely by panel.

Opening Panel and Panel 1 -- Context Setting: How Housing Shapes Health and Wellbeing

DeSilver, Drew. "A Look at the State of Affordable Housing in the U.S.". (October 25, 2024).

<https://www.pewresearch.org/short-reads/2024/10/25/a-look-at-the-state-of-affordable-housing-in-the-us/>.

Graetz, Nick, Carl Gershenson, Sonya Porter, Danielle Sandler, and Matthew Desmond. "The Impacts of Rent Burden and Eviction on Mortality in the United States, 2000-2019." *Social Science and Medicine* (2024). <https://ncgraetz.com/publication/ssm2023/>.

Graetz, Nick, Peter Hepburn, Carl Gershenson, Sonya R. Porter, Danielle H. Sandler, Emily Lemmerman, and Matthew Desmond. "Examining Excess Mortality Associated with the Covid-19 Pandemic for Renters Threatened with Eviction." *JAMA* 331, no. 7 (2024): 592–600. <https://doi.org/10.1001/jama.2023.27005>.

Harvard University Joint Center for Housing Studies. *The State of the Nation's Housing 2025*. (Harvard University Joint Center for Housing Studies, 2025). <https://www.jchs.harvard.edu/state-nations-housing-2025>.

Husock, Howard A. *The Poor Side of Town: And Why We Need It*. Encounter Books, September 21, 2021. Introduction and final chapter ("Unreforming Housing").

<https://www.encounterbooks.com/books/poor-side-town/>

Husock, Howard, and Bruce D. Meyer. "Subsidized Housing and Upward Mobility." *National Affairs*, 2025. <https://www.nationalaffairs.com/publications/detail/subsidized-housing-and-upward-mobility>.

Kahn, Eli, and Salim Furth. "Framing Futures: Pro-Housing Legislation Goes Vertical in 2025: States Passed Record-Breaking Housing Reforms in 2025, Easing Permits, Parking Rules, and Zoning across the Us." Policy Brief. (July 2025). <https://www.mercatus.org/research/policy-briefs/framing-futures-pro-housing-legislation-goes-vertical-2025>.

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NASEM. 2022. *Rental Eviction and the COVID-19 Pandemic: Averting a Looming Crisis*. Washington, DC: The National Academies Press. <https://doi.org/10.17226/26106>.

Picciotto, Rebecca. "Renters Have the Upper Hand. And They Are Probably Keeping It." (October 26, 2025). <https://www.wsj.com/real-estate/renters-have-the-upper-hand-and-they-are-probably-keeping-it-cc2eb760?st=WBWQvN>.

Senator Tim Scott. "Chairman Scott Statement on the Road to Housing Act and NDAA Negotiations." News Release, December 4, 2025, <https://www.banking.senate.gov/newsroom/majority/chairman-scott-statement-on-the-road-to-housing-act-and-ndaa-negotiations>.

Shea, Dennis C. "Testimony on Innovation in U.S. Housing: Solutions and Policies for America's Future." Bipartisan Policy Center, October 20, 2025. Testimony. <https://bipartisanpolicy.org/testimony-letter/testimony-on-innovation-in-u-s-housing-solutions-and-policies-for-americas-future/>.

Varady, David P. "The Projects: A New History of Public Housing." *Journal of the American Planning Association* (2025/11/10 2025): 1–2. <https://doi.org/10.1080/01944363.2025.2575703>.

Panel 2 -- Innovations in Housing Affordability and Access to Build Communities of Opportunity

Beesing, Gretchen. "What Would It Take to Make Community Ownership the Rule, Not the Exception?". (October 16, 2025). <https://shelterforce.org/2025/10/16/what-would-it-take-to-make-community-ownership-the-rule-not-the-exception/>.

Briggs, Xavier de Souza, and Tracy Hadden Loh. "Economic Development in Its Place: Why Land Use Tools Need an Upgrade as Communities Face a Perfect Storm." (October 31, 2025). <https://www.brookings.edu/articles/economic-development-in-its-place/>.

CBS Sunday Morning. "When the Employed Are Pushed into Homelessness." YouTube, November 16, 2025. <https://www.youtube.com/watch?v=4loulWBN5Nw>.

Culbertson, Devin. "Creating a Durable Infrastructure for Shared Equity Homeownership, One Deal at a Time: An Interview with Devin Culbertson of Grounded Solutions Network." Center for Community Investment. April 3, 2025. <https://centerforcommunityinvestment.org/news/creating-a-durable-infrastructure/>.

Freemark, Yonah. "Aging Libraries Could Offer Cities a Unique Opportunity to Build New Housing While Improving Public Services." (October 8, 2025). <https://www.urban.org/urban-wire/aging-libraries-could-offer-cities-unique-opportunity-build-new-housing-while-improving>.

Gartland, Erik, Alicia Mazzara, Will Fischer, and Nick Kasprak. Where Households Using Federal Rental Assistance Live: More Can Be Done to Promote Neighborhood Choice. (Center on Budget and Policy Priorities, March 5, 2025). <https://www.cbpp.org/research/housing/where-households-using-federal-rental-assistance-live>.

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The National Academies of Sciences, Engineering, and Medicine (NASEM) are committed to the principles of diversity, integrity, civility, and respect in all of our activities. We look to you to be a partner in this commitment by helping us to maintain a professional and cordial environment. All forms of discrimination, harassment, and bullying are prohibited in any NASEM activity. This commitment applies to all participants in all settings and locations in which NASEM work and activities are conducted, including committee meetings, workshops, conferences, and other work and social functions where employees, volunteers, sponsors, vendors, or guests are present.

Discrimination is prejudicial treatment of individuals or groups of people based on their race, ethnicity, color, national origin, sex, sexual orientation, gender identity, age, religion, disability, veteran status, or any other characteristic protected by applicable laws.

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Other types of harassment include any verbal or physical conduct directed at individuals or groups of people because of their race, ethnicity, color, national origin, sex, sexual orientation, gender identity, age, religion, disability, veteran status, or any other characteristic protected by applicable laws, that creates an intimidating, hostile, or offensive environment.

Bullying is unwelcome, aggressive behavior involving the use of influence, threat, intimidation, or coercion to dominate others in the professional environment.

REPORTING AND RESOLUTION

Any violation of this policy should be reported. If you experience or witness discrimination, harassment, or bullying, you are encouraged to make your unease or disapproval known to the individual, if you are comfortable doing so. You are also urged to report any incident by:

- Filing a complaint with the Office of Human Resources at 202-334-3400, or
- Reporting the incident to an employee involved in the activity in which the member or volunteer is participating, who will then file a complaint with the Office of Human Resources.

Complaints should be filed as soon as possible after an incident. To ensure the prompt and thorough investigation of the complaint, the complainant should provide as much information as is possible, such as names, dates, locations, and steps taken. The Office of Human Resources will investigate the alleged violation in consultation with the Office of the General Counsel.

If an investigation results in a finding that an individual has committed a violation, NASEM will take the actions necessary to protect those involved in its activities from any future discrimination, harassment, or bullying, including in appropriate circumstances the removal of an individual from current NASEM activities and a ban on participation in future activities.

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Information contained in a complaint is kept confidential, and information is revealed only on a need-to-know basis. NASEM will not retaliate or tolerate retaliation against anyone who makes a good faith report of discrimination, harassment, or bullying.



HOUSING POLICY AND POPULATION HEALTH

A BRIEF, INCOMPLETE INTRODUCTION

(STAFF DEVELOPED DRAFT)

1



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

Humane Housing

Humane, consistent housing

Adequate space per person; safe structures; affordable costs; diverse neighborhoods (without gentrification, segregation, concentrated poverty); close to work, school, food, recreation, and nature

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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