Policy objective: Improving the health of children and adults

The homes and neighborhoods that we live in can affect health outcomes in a variety of ways.

The following are five major pathways through which housing may impact health:

- **High quality and well-managed housing** reduces the risk of injury and exposure to lead paint and other toxins that cause disease and disability. Unsafe or unsanitary conditions in the home can create a hazardous living environment, particularly for very young children and seniors who spend a large proportion of their time at home.

- **Affordable housing costs** help free up household resources for nutritious food and health care. Individuals and families who pay too much for their housing must make difficult decisions about how to allocate their remaining funds and may skip doses of prescription medications, postpone medical treatment, double up in crowded living conditions, or make other choices that have negative consequences for health.

- **Stable housing** allows people to stay in their homes, cities, towns, and counties, reducing the negative health consequences associated with unplanned moves. Unplanned moves can disrupt access to health care providers and contribute to stress that can negatively impact physical and mental health.

- **Neighborhoods that are rich in resources** and provide safe, walkable, and pollution-free spaces that can improve both physical and mental health. In contrast, residents of neighborhoods with higher levels of crime and violence, inadequate access to fresh food, and exposure to elevated levels of pollutants may experience increased stress, depression, and other mental health problems and be at greater risk of physical maladies as well.

- The provision of **complimentary on-site services** at some affordable housing developments may encourage residents of all ages to engage in health-enhancing activities and behaviors.

See the related brief, *Housing and health overview*, for additional details on each of these pathways.

Encourage better health outcomes with the housing policy toolkit

This exhibit describes how policy tools in the Housing Policy Library can be used to promote better health outcomes. The policies listed here are illustrative options within each of the four categories.
## I. Create and preserve dedicated affordable housing units

**Logic/mechanism:**
Lowering the amount that individuals and families spend on housing frees up additional resources that can be spent on medical care, nutritious food, and other health-promoting behaviors.

Providing individuals and families with affordable housing can alleviate stress that creates or exacerbates health problems.

Affordable housing options in safe and resource-rich areas provide residents with a greater sense of well-being and access to recreational facilities, medical care, and healthy food options.

**Specific policies:**
Establish strong incentives for the inclusion of affordable units in well-located market-rate projects, including **density bonuses**, **reduced parking requirements**, **expedited permitting**, **tax abatements or exemptions**, and **reduced or waived fees**.

Use **inclusionary zoning** requirements to set aside a portion of new residential units in resource-rich areas.

Subsidy programs (**LIHTC** and **capital subsidies for affordable housing developments**) can help to create new affordable units.

**Operating subsidies for affordable housing developments** and **project-basing of Housing Choice Vouchers** help to keep rent levels affordable, even for extremely low-income households.

**Targeted efforts to create and preserve dedicated affordable housing** and to **expand the supply of rental housing and lower-cost housing types** create or **preserve options for low-income households in gentrifying and resource-rich areas**.

## II. Promote affordability by reducing barriers to new supply
**Logic/mechanism:**
Policies that increase the overall supply of housing help to slow the pace of housing cost increases, which can help to reduce the stress associated with high housing costs.

Building codes can be amended to support renovations that improve the safety of existing buildings without compromising their continued availability and affordability.

**Specific policies:**
- **Zoning changes** that allow for higher density development enable the construction of additional units to address housing demand.
- **Streamlined permitting and review processes** lower the cost and increase the pace with which new homes can be created.
- **Housing rehabilitation codes** prioritize safety standards while relaxing other building code requirements, making it easier to renovate older properties and helping them incorporate important safety features.

### III. Help households access and afford private-market homes

**Logic/mechanism:**
Tenant-based housing assistance helps renters find affordable housing in neighborhoods that offer greater opportunities and a safer living environment.

**Specific policies:**
Renters can use **Housing Choice Vouchers** and other forms of tenant-based rental assistance to reduce cost burden and crowding, and provide access to resource-rich areas, particularly when combined with **mobility counseling** and **increased voucher payment standards in high-cost areas**.

**Energy-efficient retrofits** can help to create a safer and more comfortable living environment, especially when paired with assistance to perform minor home repairs.
### IV. Protect against displacement and poor housing conditions

**Logic/mechanism:** Programs that improve the quality of new and existing housing directly address code violations and other hazardous conditions.

**Specific policies:**
- **Code enforcement** and **lead abatement** prevent injury and illness from dangerous conditions in the home.
- **Homeowner rehabilitation assistance programs** help to resolve minor problems that can result in unintentional or accidental injury.

### Combining policies to promote better health

The policies highlighted in the exhibit can be used in combination, as illustrated in the following scenario.

A city decides to help address health disparities among its low-income residents by undertaking a comprehensive community revitalization plan in a distressed low-income neighborhood. The housing department establishes a tax-increment financing district in the area, and converts a large vacant lot into a park with public exercise equipment. The city also installs street lamps, repairs crumbling sidewalks and repaints crosswalks to create a more pedestrian-friendly environment. The police department works with the local community group to organize a community policing program. The department of code enforcement begins an outreach campaign to identify and resolve violations in apartment buildings with market affordable housing, and the housing department provides low-cost financing to resolve the issues in exchange for a commitment to continued affordability. The housing department also makes this low-cost financing available to help owners that rent to (or wish to rent to) housing choice voucher holders address housing quality challenges related to safety. A local non-profit developer receives a **Low Income Housing Tax Credit** allocation to develop new mixed-income housing in the neighborhood, which attracts interest from a major grocery chain seeking new markets for its stores.