

*Full Citations***HEALTH & AFFORDABLE HOUSING**

In countless communities across the country, housing costs continue to outpace local incomes. As more people experience the burden of severe housing costs, a dangerous spiral ensues – one where more children are living in poverty; more neighbors don't know where their next meal will come from; and more community members are in poor health.

High housing costs lead to increased adversity for low-income families. In addition to the persistent threat of eviction, high housing costs leave families to make difficult choices between paying the rent and paying for medicine, food, heating, transportation, and other essentials of healthy living (Bailey, 2020).

The creation of affordable housing – loosely defined as housing that costs less than 30% of the income of a household earning 80% or less of the area median income, adjusted annually and by household size – is an investment in the community (Northwest Connecticut Regional Housing Council).

While food and gas prices continue to skyrocket, the cost of housing need not remain out of reach; read on to learn more about how health and affordable housing go hand-in-hand.

KEY CHALLENGES*Affordability*

Housing costs are increasingly detrimental to our health. In 2015, 38.9 million American families were deemed “cost-burdened” after spending more than 30% of their income on housing; in the same year, 18.8 million households were deemed “severely cost-burdened” after spending more than 50% of their income on housing. In both scenarios, an undue burden falls on renters (when compared with homeowners) which, in addition to inhibiting these individuals' ability to invest in health-generating goods, presents a persistent and pervasive problem: If rents and incomes continue to rise at the rate of inflation, the number of severely cost-burdened households among those who rent is expected to reach 13.1 million in 2025, a whopping 11% increase from 2015 (Taylor, 2018).

In addition to creating serious financial strain, a lack of affordable housing options can affect a family's ability to cover essential expenses that can result in poor health. For instance, individuals from low-income families struggling to pay their monthly rent, mortgage, or utility bills are less likely to have a reliable source of medical care and more likely to postpone needed treatment than households who benefit from more affordable housing. Severely cost-burdened renters are 23% more likely than those with less severe burdens to lack a sufficient supply of healthy food, a trend that continues among homeowners who are behind in their mortgage payments – a group who, when compared with those who do not fall behind on monthly payments, are at increased risk of foregoing prescribed medications (Taylor, 2018).

Disparities in Housing Insecurity

In the wake of COVID-19, more and more families are falling on hard times – worsening the housing challenges that existed pre-pandemic. Communities of color have disproportionately suffered the economic – and by extension health – impacts of COVID-19, as evidenced by increased levels of housing

insecurity. As of December 2020, Black and Hispanic households were not only more than twice as likely to have reported being behind on housing payments than white households, but also more than twice as likely to rent. The disparity is further revealed by the fact that, even among mortgage holders (and across all income groups), Black and Hispanic homeowners were more likely to report they were behind on monthly housing payments than white homeowners (Consumer Financial Protection Bureau, 2021).

Renters do not enjoy the same protections as homeowners. While Federal, state and local governments put restrictions in place to slow the pace of evictions, thousands of renters continue to lose their housing each week. To make matters worse, low-income renters face preexisting barriers like limited affordable housing: for every 100 extremely low-income renter households, just 36 rental units are affordable and available (Consumer Financial Protection Bureau, 2021).

Many families, to remain sheltered, fall through the cracks; as a result, the data available does not tell the whole story. For every million households who are evicted in the United States each year, many millions more are forced to make rash decisions: moving out before they miss a payment; cutting back on food and medicine to make rent; or taking up informal housing arrangements that exist outside the traditional landlord-tenant relationship (Dougherty, 2021).

PROMISING IDEAS

Affordable Housing

One of the biggest challenges associated with expanding affordable housing is finding suitable sites at affordable prices. Studies have proven it costs 25-40% more to develop a unit of subsidized rental housing via new construction than via rehabilitation of existing units. Preserving affordable housing where low- and moderate-income renters already live is key.

In working to protect and expand affordable housing options, many communities are getting creative. Ideas include utilizing Community Land Trusts (private, non-profit organizations that purchase land and lease it to low- and middle-income residents; separate ownership of the land and home reduces the size of a mortgage and, by extension, monthly housing costs); Land Banking (in which state and local governments acquire, hold, manage and develop problem properties and transition them into affordable housing developments or public green spaces); and Housing Cooperatives (comprised of fee-paying members who share the communal resources of a residence).

Supportive Housing

Defined as affordable housing combined with intensive coordinated services, supportive housing has been shown to lower participants' health care costs. For individuals living with mental illness, chronic health conditions, histories of trauma and other struggles, stable housing is the first step toward getting adequate treatment and starting on the path to recovery.

Research has shown that for those participants who experienced high healthcare costs *before* being housed in a supportive housing program, a reduction in healthcare costs alone can often meet or exceed the cost of supportive housing (Bailey, 2020).

Government intervention has been linked to lower transmission and mortality rates from COVID-19 among those communities most at risk – further illustrating the link between health and affordable housing as inextricable.

COMMUNITY SPOTLIGHT



In Northwest Connecticut, the creation of affordable housing has proven to be an investment in the community – one linked with increased resilience among neighbors. A chorus of voices, orchestrated by various nonprofit organizations, is currently singing the praises of affordable housing and lauding the value it brings to the region’s beautiful small towns.

In 2021, Connecticut’s [Northwest Hills Council of Governments](#) (whose mission is to make the Northwest Corner a better place to live, do business and visit) facilitated the creation of [this video](#). In it, local filmmaker Ted Perotti used drone footage to illustrate how existing affordable housing fits into the fabric of the region, bringing with it a myriad of economic and social benefits for residents and, by extension, entire communities.

In 2022, [Litchfield County Center for Housing Opportunity](#) was launched to assist municipalities and non-profit housing organizations with implementing their municipal housing plans. Built on the belief that housing is an investment in our communities that will pay dividends now and into the future, the organization’s goal is to facilitate a coordinated, regional response (including aligning and delivering critical resources, data and technical assistance) to address housing affordability in Litchfield County.

As for tangible evidence of progress? To date, the [Northwest Connecticut Regional Housing Council](#) – comprised of member organizations representing 15 towns – has created 550 affordable rental housing units and 66 home-ownership housing units in the immediate region.

COMING UP

In any thriving community, residents take an active role; from voting to volunteering, civic engagement allows individuals to develop and use knowledge, skills, and voice to cultivate positive change. In our next issue, we’ll look at health and civic participation – in particular, examining the type of actions that can help improve the conditions influencing health and well-being for all.

References

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