HOUSING & HEALTH: KEY FEDERAL HIGHLIGHTS

OVERVIEW

Housing and health are intimately linked, and federal efforts are working improve health through services that address homelessness, safeguard against environmental exposures within the home, and advance innovative payment approaches to encourage insurers and clinicians to leverage safe, stable, affordable housing as strategies for improving health. As emphasized by the World Health Organization, "housing interventions can represent a major opportunity to promote "primary prevention" through intersectoral action."

FEDERAL EFFORTS AT THE INTERSECTION OF HOMELESSNESS & HEALTH

Evidence suggests that individuals who experience homelessness face more adverse health outcomes than those with stable housing.[1] The U.S. is addressing this issue in largely two ways. The first targets the underlying issue: ensuring that affordable housing is more accessible. Federal programs and legislation such as the Fair Housing Act,[2] the Community Investment Act of 1977,[3] Low-Income Housing Tax Credits,[4] and housing mobility programs[5] are working to support access to housing. Moreover, policy proposals such as inclusionary zoning – which would facilitate the creation of affordable housing units for low-income families – are being considered as additional measures to improve access.[6]

Other initiatives are working simultaneously to support the health of those currently experiencing homelessness. The [National Health Care for the Homeless Council](#) (NHCHC), for example, manages medical respite programs that provide acute and post-acute care for homeless persons who are not sick enough to remain in a hospital, but who cannot receive care on the streets. The federal government affirmed its interest in this aspect of health care by awarding NHCHC approximately $2.6 million to expand access to such services and test an alternative payment model intended to sustain its program and care delivery approach.[7] A recent evaluation of the program reported that all operating sites are continuing to provide services following the grant period, largely due to securing payments from Medicaid payers.[8] More on ways in which Medicaid is financing health care support services for those experiencing homeless follows later in this brief.

---

[1] https://www.healthaffairs.org/do/10.1377/hpb20180313.396577/full/

[2] https://www.hud.gov/program_offices/fair_housing_equal_opp/fair_housing_act_overview

[3] https://www.federalreserve.gov/consumerscommunities/cra_about.htm

[4] https://www.ncsha.org/advocacy-issues/housing-credit/

[5] https://www.healthaffairs.org/do/10.1377/hpb20180313.616232/full/

[6] *Ibid.*

[7] https://innovation.cms.gov/initiatives/Health-Care-Innovation-Awards/Round-2.html

[8] https://downloads.cms.gov/files/cmmi/hcia2-yr3evalrpt.pdf

HOUSING SAFETY: FEDERAL EFFORTS TO MITIGATE LEAD, RADON, & OTHER HOUSEHOLD HAZARDS

Inequities in access to homes that have been mitigated for environmental hazards exacerbates health inequities. This is true of exposure to radon, a gas that is particularly prevalent in Colorado and is one of the leading causes of lung cancer.[9] Radon mitigation is expensive and few if any municipalities require rentals to be mitigated for the gas. Individuals who rent rather than own a home are thus likely exposed to higher levels of the gas and consequently have higher risks of negative health outcomes. Exposure to lead paint is also higher in low income housing and is proven to "irreversibly affects brain and nervous system development, resulting in lower intelligence and reading disabilities."[10] Approximately 4.6 million people in the U.S. have asthma and can attribute their condition to dampness and mold exposure in their homes.[11] While this can affect homes everywhere, inadequate ventilation in sub-standard homes make the incidence of asthma even higher than among the population as a whole.

The Office of Lead Hazard Control and Healthy Homes (OLHCHH) is one of multiple federal offices with programs aimed at mitigating lead, radon, and other household hazards.[12] June 2019, in fact, was National Healthy Homes Month[13] and OLHCHH deployed a series of educational initiatives focusing on everything from "*5 Minutes to a Healthier Home*"[14] and "*Carbon Monoxide Sources in Your Home*"[15] to "*Bathroom Safety Slips and Falls*"[16] and "*Protecting Kids From Lead Poisoning*."[17] Historic federal efforts to promote healthy homes are outlined in the 2009 *Healthy Homes Strategic Plan*.[18] Federal grants such as Lead Hazard Control Grants help make financial resources available for such home improvements.

HOUSING SAFETY: FEDERAL EFFORTS TO PROTECT VULNERABLE POPULATIONS FROM EXTREME HEAT & COLD

Cold indoor conditions are linked with increased cardiovascular disease and other poor health outcomes. Extreme low and high temperatures have been associated with increased mortality, especially among vulnerable populations such as the elderly. [19] The Low Income Home Energy Assistance Program (LIHEAP) is a federal program that is run by states and tribes to assist low income households with energy assistance to ensure that they can heat and cool their homes in a way that keeps them safe.[20]

In FY 2019, the program was funded as a $3.69 billion block grant nationwide.[21] In Colorado, 79,028 households received heating assistance and 12,660 households received additional support for a total investment of $53.7 million in federal funds. Details regarding Colorado's LIHEAP program and other low-income energy assistance

[9] https://www.cancer.gov/about-cancer/causes-prevention/risk/substances/radon/radon-fact-sheet/

[10] https://www.rwjf.org/en/library/research/2011/05/housing-and-health.html

[11] https://www.rwjf.org/en/library/annual-reports/2019-annual-message.html?rid=0034400001tuICAAA2&et_cid=1762798#introduction

[12] https://www.hud.gov/program_offices/healthy_homes

[13] https://www.hud.gov/program_offices/healthy_homes/nhhm2019

[14] https://www.hud.gov/sites/documents/5MINUTES.PDF

[15] https://www.hud.gov/sites/documents/CARBON_MONOXIDE.PDF

[16] https://www.hud.gov/sites/dfiles/HH/images/Bathroom%20Slips.JPG

[17] https://www.hud.gov/sites/documents/LEAD_INFOGRAPHIC.PDF

[18] https://www.hud.gov/sites/documents/DOC_13701.PDF

[19] https://www.rwjf.org/en/library/research/2011/05/housing-and-health.html

[20] https://www.acf.hhs.gov/ocs/programs/liheap

[21] https://www.acf.hhs.gov/ocs/resource/liheap-fact-sheet-0

Wynne
Health Group

programs are available [here](). Related efforts include tax rebates for home heating payments and weatherization programs to improve insulation, air filtration, and more. Maintaining temperatures within homes safeguards health.

PAYING FOR VALUE: HOW FEDERAL REIMBURSEMENTS SUPPORT HEALTH BY INVESTING IN HOUSING

Both Medicare and Medicaid are developing in-roads in tying payments to the intersection of health and housing. In Medicare, Medicare Advantage (MA) plans and other value-based care models give providers greater financial flexibilities to address social determinants of health, including housing. For example, new flexibilities for 2020 will allow MA plans to provide pest control services, indoor air quality equipment and supplies, and structural home modifications for beneficiaries in need.[22]

As for Medicaid, CMS issued guidance in 2015 outlining how Medicaid programs can pay for housing-related services.[23] It listed services such as those that help individuals transition to community-based housing, help individuals maintain housing, and state-level collaboratives that help individuals identify and secure housing resources. Moreover, to the extent that a Medicaid program's State Plan covers such services, managed care organizations (MCOs) are able to provide housing-related care through their capitated funding.[24] More specifically, Medicaid programs in Oregon, New York, and Massachusetts provide examples for how states can support beneficiary health through the provision of housing-related services.[25] For example, Utah's Medicaid accountable care organizations provide home remediation and housing assistance services. Moreover, Oregon has leveraged 1115 Medicaid waivers to flexibly allocate Medicaid dollars to support health-related, non-State Plan services such as training and education on health improvement or management and home improvement services.

FROM HOUSING TO A HOME: MAINTAINING ACCESS TO SAFE COMMUNITIES

Several studies show that certain characteristics of low-income communities – such as increased segregation and high crime rates – have a negative impact on health outcomes.[26] High rates of segregation can widen health disparities by determining access to quality schools, jobs, and health care. Additionally, public transportation to work, grocery stores with nutritious foods, and safe spaces to exercise are also correlated with improved health outcomes. An analysis of groups receiving federal financial assistance that allowed them to move to lower-poverty communities showed improvements in long-term mental and physical health including lower rates of obesity and diabetes.[27] The health care sector, businesses, community-based organizations, foundations, and government each have unique roles to play in maintaining access to safe communities in the United States. For example, the federal government can look to and model programs based on the efforts of both the [Healthy Neighborhoods Equity Fund]() and the [Build Healthy Places Network](), which invest dollars in the development of safer and healthier communities.[28] [29] The physical environment in which homes are located impacts health.

---

[22] https://www.cms.gov/Medicare/Health-Plans/HealthPlansGenInfo/Downloads/Supplemental_Benefits_Chronically_Ill_HPMS_042419.pdf

[23] https://www.medicaid.gov/federal-policy-guidance/downloads/cib-06-26-2015.pdf

[24] https://www.kff.org/report-section/linking-medicaid-and-supportive-housing-issue-brief/

[25] http://www.chcs.org/media/Supportive-Services-Brief-Final-120315.pdf

[26] https://www.healthaffairs.org/do/10.1377/hpb20180313.396577/full/HPB_2018_RWJF_01_W.pdf

[27] https://www.huduser.gov/portal/publications/pdf/MTOFHD_fullreport_v2.pdf

[28] http://www.hnefund.org/

[29] https://www.buildhealthyplaces.org/

Wynne
Health Group