

Understanding the Housing Spectrum and Its Impact on Health

Emergency Shelter	Transitional Housing	Permanent Supportive Housing	Affordable Rental	Affordable Homeownership	Market Rate Rental and Homeownership	
<i>Temporary Housing</i>		<i>Rental Housing</i>			<i>Homeownership</i>	<i>Market Rate</i>
<p>Emergency shelters provide an immediate place to stay while people reconnect with housing. Shelters work best when people can enter and exit rapidly, with an appropriate level of services for their needs.ⁱ</p>	<p>Transitional housing refers to a supportive – yet temporary – type of accommodation that is meant to bridge the gap from homelessness to permanent housing by offering structure, supervision, support (for addictions and mental health, for instance), life skills, and in some cases, education and training.ⁱⁱ</p>	<p>Permanent Supportive Housing is a model that combines low-barrier affordable housing, health care, and supportive services to help individuals and families lead more stable lives. PSH typically targets people who are homeless or otherwise unstably housed, experience multiple barriers to housing, and are unable to maintain housing stability without supportive services.ⁱⁱⁱ</p>	<p>Rental housing for which the occupant(s) is/are paying no more than 30 percent of his or her income for gross housing costs, including utilities.^{iv} Public financing or subsidies can be used to make rental housing affordable to lower income families; common programs include Low Income Housing Tax Credits, public housing, and Housing Choice Vouchers (often called Section 8 vouchers).</p>	<p>Homeownership can be difficult to achieve for families of modest means. Programs such as down payment assistance, homebuyer education, and reduced rate mortgages can help families achieve the stability that homeownership provides.</p>	<p>Housing that is available on the private market, does not receive public subsidy or other incentives (with the exception of the mortgage interest deduction^v) or is not limited to any specific income level.</p>	
<p>Living on the street or in homeless shelters exacerbates existing health problems and causes new ones. Chronic diseases, such as hypertension, asthma, diabetes, and mental health problems, are difficult to manage under stressful circumstances and may worsen. Acute problems such as infections, injuries, and pneumonia are difficult to heal when there is no place to rest and recuperate. Living on the street or in shelters also brings the risk of communicable disease and violence because of crowded living conditions and the lack of privacy or security. Medications to manage health conditions can be stolen, lost, or compromised due to rain, heat, or other factors.^{vi}</p>		<p>A broad body of research shows that supportive housing effectively helps people maintain stable housing. People in supportive housing use costly systems like emergency health services less frequently and are less likely to be incarcerated.^{vii}</p>			<p>Homeownership allows households to accumulate wealth and is the basis for a number of positive social, economic, family and civic outcomes. Homeownership boosts the educational performance of children, induces higher participation in civic and volunteering activity, improves health care outcomes, lowers crime rates and lessens welfare dependency.^{viii}</p>	

Fair housing guarantees that regardless of your age, race, religion, family situation, or level of ability, you have the right to choose the housing that's best for your needs— with no outside preferences or stereotypes being imposed.^{ix}

Key Terms

Continuum of Care. A regional or local planning body that coordinates housing and services funding for homeless families and individuals; a community plan to organize and deliver housing and services to meet the specific needs of people who are homeless as they move to stable housing and maximize self-sufficiency^x

Low Income Housing Tax Credit (LIHTC). Established by the Tax Reform Act of 1986 to promote private development of affordable rental housing^{xi}

Mixed-Income Housing. A type of development that serves households at various income levels; allowing or requiring affordable housing to be combined with market-rate housing through cross subsidies, thereby making the development of affordable units more financially feasible^{xii}

Rapid Rehousing/Housing First. An intervention designed to help individuals and families quickly exit homelessness and return to permanent housing^{xiii}; Housing First approach recognizes that people experiencing homelessness – like all people – need the safety and stability of a home in order to best address challenges and pursue opportunities^{xiv}

Section 8/Housing Choices Voucher. Authorized under Section 8 of the Housing Act of 1937, this rental assistance program is administered by local public housing authorities and provides housing vouchers to eligible tenants; It is the most common housing assistance provided to very low-income households.^{xv}

SMI (Serious Mental Illness). A mental, behavioral, or emotional disorder resulting in serious functional impairment, which substantially interferes with or limits one of more major life activities^{xvi}

ⁱ “Emergency Shelters Are Serving an Increasingly Vulnerable Population.” *National Alliance to End Homelessness*, endhomelessness.org/resource/emergency-shelters-serving-increasingly-vulnerable-population/.

ⁱⁱ “Transitional Housing.” *What Are the Top 10 Health Issues Homeless People Face? | The Homeless Hub*, homelesshub.ca/solutions/housing-accommodation-and-supports/transitional-housing.

ⁱⁱⁱ “Permanent Supportive Housing.” *National Health Care for the Homeless Council*, 24 July 2018, www.nhchc.org/policy-advocacy/issue/permanent-supportive-housing/.

^{iv} “HUD USER.” *Affordable Housing | HUD USER*, www.huduser.gov/portal/glossary/glossary_a.html.

^v Many consider the mortgage interest deduction a public subsidy. One-fifth of qualifying homeowners claim a mortgage interest deduction, which allows owners to deduct the interest they pay on any loan used to build, purchase or make improvements upon their residence. In 2016, this amounted to \$77 billion, according to the Tax Policy Center of the Urban Institute and Brookings Institution.

^{vi} “What Is the Relationship between Health, Housing, and Homelessness?” *National Health Care for the Homeless Council*, www.nhchc.org/faq/relationship-health-housing-homelessness/.

^{vii} “Supportive Housing Helps Vulnerable People Live and Thrive in the Community.” *Center on Budget and Policy Priorities*, 11 Oct. 2017, www.cbpp.org/research/housing/supportive-housing-helps-vulnerable-people-live-and-thrive-in-the-community.

^{viii} “Social Benefits of Homeownership and Stable Housing.” *National Association of Realtors*, April 2012, https://www.nar.realtor/sites/default/files/migration_files/social-benefits-of-stable-housing-2012-04.pdf.

^{ix} Grand Rapids Community Media Center. “Fair Housing Center of West Michigan.” *What Is Fair Housing? | FHCWM.org*, www.fhcwm.org/whatisfairhousing.

^x “What is a Continuum of Care?” *National Alliance to End Homelessness*, <https://endhomelessness.org/resource/what-is-a-continuum-of-care/>

^{xi} “Low-Income Housing Tax Credit: The Basics.” *National Housing Conference*, <https://www.nhc.org/policy-guide/low-income-housing-tax-credit-the-basics/>

^{xii} “Mixed-Income Housing: The Basics.” *National Housing Conference*, <https://www.nhc.org/policy-guide/mixed-income-housing-the-basics/>

^{xiii} “Rapid Re-Housing” *United States Interagency Council on Homelessness*, <https://www.usich.gov/solutions/housing/rapid-re-housing>

^{xiv} “Deploy Housing First Systemwide” *United States Interagency Council on Homelessness*, <https://www.usich.gov/solutions/housing/housing-first>

^{xv} “The Spectrum of Affordable Rental Housing” *Texas State Affordable Housing Corporation*, 8 July 2016, <https://www.tsahc.org/blog/post/different-types-of-rental-housing>

^{xvi} “Mental Illness” *National Institute of Mental Health*, <https://www.nimh.nih.gov/health/statistics/mental-illness.shtml>