HOUSING AND HEALTH: WHAT’S THE CONNECTION AND WHAT CAN YOU DO ABOUT IT?

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County Health Rankings & Roadmaps is a collaboration between the Robert Wood Johnson Foundation and the University of Wisconsin Population Health Institute.
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GUIDING QUESTION
What is the connection between housing and health?
REFLECTION QUESTIONS

‣ Who else do you need to share this information with?

‣ What is one idea for action that you’re taking from this webinar?

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WHY IS THIS IMPORTANT?

- Quality housing is not affordable for everyone
- Those with lower incomes are most likely to live in unhealthy, overcrowded, or unsafe
- Addressing housing can lead to health improvements
Find effective programs and policies at www.countyhealthrankings.org/what-works-for-health
WHAT WORKS FOR HEALTH

Policies & Programs, filtered by "Housing and Transit"

Policies & Programs that can improve health

24 results

Affordable housing for low income (WHAT) - Rent Stabilization

- Lower rates for tenants
- Increased stability for tenants
- Improved health outcomes for residents

Bicycle and pedestrian infrastructure plans

- Increased safety for cyclists and pedestrians
- Improved health outcomes for residents

Crisis

- Support for people in crisis
- Improved mental health outcomes

Community

- Support for community development
- Improved social cohesion

Arts

- Support for arts and culture
- Improved cultural engagement

Housing subsidy programs

- Support for affordable housing
- Improved housing affordability

Employment

- Support for employment
- Improved economic stability

Education

- Support for education
- Improved academic outcomes

WHAT WORKS FOR HEALTH

Housing rehabilitation loan & grant programs

- Support for housing rehabilitation
- Improved housing conditions
- Improved health outcomes

Expected Beneficial Outcomes (Racial)

- Improved health outcomes
- Reduced disparities

Other Potential/Beneficial Outcomes

- Improved quality of life
- Increased social cohesion

Evidence of Effectiveness

- Improved health outcomes for residents
- Reduced disparities

Impact on Outcomes

- Improved health outcomes
- Increased social cohesion
Curry County, Oregon

Coastal Oregon is a temperate rainforest where the rain comes in sideways. Winds are routinely gale force.

This picture is from just last fall in Port Orford; winds of a Category 2 Hurricane, 90 – 100 mph but it doesn’t even make the news.

Curry County, Oregon

- 22,000 people—Less dense than Nebraska
- Per-capita income ~$18,000; 13% below Fed poverty line; 35% over age of 55
- 3,800 Curry Co. families live in manufactured homes* — 30% of which have serious health- and safety-related problems
Health Impact Assessment

- Health Impact Assessment identified problems attributable to older manufactured housing:
  - Respiratory problems (#1 cause of hospitalizations in Curry Co.)
  - Tripping hazards—holes in floor
  - Accessibility problems for disabled
  - Homes are expensive to heat—often more expensive than a much larger stick-built home.

What is HIA?

The Steps of HIA
1. Screening
2. Scoping
3. Assessment
4. Recommendations
5. Reporting
6. Monitoring and Evaluation

* The HIA process encourages public input at each step

Learn more about HIAs at the Health Impact Project.
Garnering Support to Address this Need

- Affordable Housing Community initially skeptical
- Karen Chase (OR Housing) and Annette Kleinfelter (formerly with Curry County Economic Development and Public Health departments) were early champions
- Cost comparison key to success: Typical affordable housing costs $220k-250k/unit (nationwide). Sticker price on MFHs $50-80k. (Jury is still out on actual $ savings)
- Governor’s office interested, designated as OR Solutions Project. Provided legitimacy, support.

Partners convened

- Meyer Memorial Trust
- Oregon Housing and Community Services
- Local utility companies and housing efficiency experts
- USDA Rural Development
- Network for Oregon Affordable Housing (CDFI)
- Local CAP agency
- Oregon manufactured home dealers and factories
- Offices of Senators Wyden, Merkley

*Convened under umbrella “OR Solutions Team”; meet twice annually to discuss progress*
Two Main Issues

1. Construction
   • Early MFH purchases did not hold up
   • Designed specs unique to Oregon; waterproof
   • Had to locate builder willing to experiment
   • What do banks want? What appraises?

2. Financing
   • Typical MFH finance terrible
   • Sticker price misleading (Deconstruct, asbestos, infrastructure)
   • Had to find banks willing to loan
Roadblocks--Replacement

- Unexpected immediate and ongoing costs (inspections, appraisals, surveys, incurred before loan approval)
- Insufficient code and financing infrastructure
  - Current MFH building code inadequate; zoning overly restrictive; appraisals unfair
  - Typical MFH mortgage is chattel, high interest, abusive
  - Trust lacking in all corners of the MFH market

Solutions underway include new financing options, Fannie/Freddie involvement, HUD-code updates, and long process of building trust in nonprofits

Repair of MFHs is an option (even in parks); may be more cost-effective
“How much can you pay per month—on top of your current housing expenses—to repair or replace your current manufactured home?”

Statewide survey with Portland State University.

*Preliminary results only*

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Take action to improve your community's health

Ready to take action, but not sure what to do next?

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THANK YOU!

www.countyhealthrankings.org

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