

Health in All Policies: Housing

Current Practice and Future Opportunities

Health in All Policies recognizes that health is determined not only by genetics, health care, and individual behaviors but by a complex set of social, economic and environmental factors. This document highlights current action and potential future opportunities to integrate health and health equity into budgetary, programmatic, and policy decision-making in the housing sector.

Why This Matters

Safe, stable and affordable housing is an essential element of healthy communities and the opportunity for living long and well. The connections between health and stable housing are significant, and there is increasing recognition across the public health and housing fields that to combat unhealthy housing conditions and related health outcomes, it is vital to have a comprehensive and coordinated approach to programs, policies, and resources. Without a stable place to live, maintaining positive health outcomes is enormously difficult. This reality was made even starker during the COVID-19 pandemic, demonstrating that safe housing is not only important for individuals but lack of such constitutes a danger to public health as well.

Sector: Housing

The **Agency of Commerce and Community Development** (ACCD) helps Vermonters improve their quality of life and build strong communities.

Contact: Nate Formalarie, nate.formalarie@vermont.gov

The **Agency of Human Services** (AHS) seeks to improve the conditions and well-being of people in Vermont.

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The **Vermont Housing Conservation Board** promotes a comprehensive approach to affordable housing and community development linked with land conservation and historic preservation.

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The **Vermont Housing Finance Agency** seeks to finance and promote affordable, safe and decent housing opportunities for low- and moderate- income Vermonters.

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Budget

Housing Conditions

Vermont has some of the oldest housing stock in the nation. This is connected to higher home repair and utility costs, which can lead to poorer quality housing. Poor housing conditions, like mold, inadequate ventilation, lead-based paint, and structural issues, are linked to adverse health outcomes, such as respiratory problems and chronic illnesses like asthma. These issues compound existing health inequities because they disproportionately affect low-income families, who not only face health risks but also the financial burden of repairs they may not be able to afford or cannot address as a renter.

Current Practice

- ▶ Provide incentives to private landlords to remove health or safety hazards through housing loan and grant programs. Provide Rental Housing Health Code and Registration compliance support through the Vermont Housing Improvement Program (VHIP) and other like programs.
- ▶ Maintain the habitability of vulnerable homes, particularly homeownership options in manufactured housing parks through the manufactured improvement subsidies to homeowners and park owners.
- ▶ Prioritize accessibility improvements to homes - particularly through the Vermont Center for Independent Living and VHIP program to improve existing housing stock.
- ▶ Address and reduce high utility costs through the Federal Low-Income Home Energy Assistance Program and similar state and voluntary programs that assist households with unaffordable cooling and electricity bills.

Future Opportunities

- ▶ Expand financial incentives for healthy housing initiatives, such as lead, asbestos, mold abatement, and weatherization across state agencies to promote further collaboration and reach.
- ▶ Increase financial support for the state's weatherization program to help Vermonters reduce their utility bills and improve air quality.
- ▶ Increase resources for, as well as expand the role of, state agencies in housing education, inspections, and enforcements at the local, state, and national levels.

Housing Affordability

Affordable housing is critical to the mental and physical health of families. When households cannot access affordable housing, they are forced to choose between paying rent or their mortgage and affording essentials like food and healthcare. Having to make these difficult choices has obvious impacts on physical health, and the financial stress caused by these situations also has a hugely detrimental effect on mental health and health conditions like hypertension, which is exacerbated by stress. Additionally, without access to affordable housing opportunities, families are at risk of losing their housing. This has significant impacts on both mental and physical health outcomes. Vermont can reduce housing insecurity and adverse health outcomes by providing more affordable housing opportunities for households at all income levels.

Current Practice

- ▶ Maintain state options for low-income housing tax credits.
- ▶ Preserve existing public and private affordable housing where there is a danger of conversion to more expensive homes.
- ▶ Encourage local housing trust funds to develop, create and preserve safe, decent and affordable housing.
- ▶ Sustain non-profit housing delivery system to ensure local capacity to develop, operate and maintain health-promoting affordable housing for the most vulnerable Vermonters.

Future Opportunities

- ▶ Expand state programs that create permanent affordable housing options that enable individual tenants to rent in privately-owned housing.
- ▶ Expand state initiatives to grow affordable home-ownership opportunities.
- ▶ Advocate for federal opportunities for low-income housing tax credits.

Neighborhood Conditions

While housing conditions are critical to a family's health, so is the broader neighborhood environment. This includes access to safe streets, parks and outdoor spaces, grocery stores, schools, and healthcare services. In areas with limited access to these essential resources, it is more challenging for households to maintain positive physical and mental health. For example, food deserts, areas without access to healthy, affordable, nutritious food, are linked with numerous adverse health outcomes, including rates of

obesity and diabetes. Collaborative efforts across transportation, housing, and public health sectors create communities in which residents can live healthy, fulfilling lives.

Current Practice

- ▶ Invest in building the capacity of community development organizations.

Future Opportunities

- ▶ Increase and target state and local government investments toward expanding the supply of permanent affordable and supportive housing options for people coming out of Corrections, as well as other vulnerable Vermonters involved in multiple service systems. Create policies that incentivize the use of existing support services and encourage non-profit affordable housing developers to consider those services during development. Create policies that incentivize Continuum of Care and non-profit affordable housing developers to do the same.
- ▶ Adjust community and neighborhood designation process to reflect flooding (prior experiences and future risk).

Housing Services

Housing services are essential for maintaining housing stability and preventing families from becoming homeless. These services include eviction prevention programs, housing counseling, budgeting, and tenant rights education. This focus on housing stability is critical because homelessness is linked to many adverse physical and mental health outcomes, especially because these households often also lack access to other essential services like healthcare. Providing housing services that enhance housing stability and assist homeless families in transitioning back to being stably housed, we reduce some of these factors that have significant and adverse impacts on health.

Current Practice

- ▶ Because needs vary, support a broad spectrum and continuum of services ranging from population-level services through intensive/clinical services.
- ▶ Ensure that Vermonters exiting homelessness have access to services to remain housed long-term.

Future Opportunities

- ▶ Conduct more project-based health needs assessments for housing projects.
- ▶ Address needs for additional recovery residences.

Policy

Housing Conditions

Current Practice

- ▶ Strengthen priorities in state housing programs to encourage supportive housing units for vulnerable populations. Maintain health policies for multi-unit housing and other indoor and outdoor areas.
- ▶ Provide a spectrum of service-enriched housing approaches for people experiencing homelessness, including equal access to permanent, affordable housing regardless of substance use, employment status or mental health conditions. Use trauma-informed approaches in all housing interventions designed for formerly homeless individuals and families.
- ▶ Address regulatory inefficiencies and program conflicts to allow more effective results from lead-based paint and healthy homes programs.

Future Opportunities

- ▶ Increase the supply of permanent, affordable housing with support services for formerly homeless families and individuals.
- ▶ Expand the Low-Income Home Energy Assistance Program (LIHEAP) as well as weatherization and energy audit programs.

Housing Affordability

Current Practice

- ▶ Implement state and local land use and zoning policies to promote fair housing choices in low-income communities and communities of color through the Fair Housing Trainings and Homes for All, and other statewide land use efforts to remove barriers to housing.
- ▶ Continue Federal involvement in lending and fairness standards for banking and loan institutions and improve private sector banking and lending procedures to create equal opportunities for credit.
- ▶ Maintain affordable tax increment financing and other infrastructure investments that co-locate housing with services.
- ▶ Encourage nonprofit health organizations to consider affordable housing in their community health needs assessments and community improvement plans.

Future Opportunities

- ▶ Expand year-over-year consistent state financial resources for affordable housing development.
- ▶ Improve Medicaid reimbursement for housing support services, including support for support service providers to navigate billing and reimbursement processes.

Neighborhood Conditions

Current Practice

- ▶ Evaluate housing anti-discrimination policies for effects on health.
- ▶ Through statewide permitting and funding priorities, facilitate housing development and improvements in areas targeted for growth and reinvestment that enable healthy lifestyles through access to health services and outdoor recreation.
- ▶ Include incentives for developers and affiliated organizations to build non-profit “co-housing” community models that are income-sensitive and income-adjusted.
- ▶ Facilitate the acquisition of land for affordable housing through expanded land banks, and public/private investment.
- ▶ Encourage and support Smart Growth principles and infill development that creates neighborhoods with walkable connections to services and community amenities.

Future Opportunities

- ▶ Strengthen enforcement of fair housing laws, including the Federal Fair Housing Act and other state and local regulations prohibiting racial or disability-based discrimination in housing markets.
- ▶ Expand use of Inclusionary Zoning, a type of incentive zoning that requires developers to reserve a portion of housing units for low-income residents, often with restrictions on resales that specify purchase by low or moderate-income households.
 - Identify areas that are at-risk due to climate impact (e.g., flooding) for development of resilient housing designs. Identify adjacent areas that may be used for future development.
 - Implement recommendations of the Homes for All project to encourage infill housing near services and health care providers.

Program

Housing Conditions

Current Practice

- ▶ Educate and empower private and public-sector housing providers, owners, and tenants through national, state, and local public campaigns and programs to address the dangers of unsafe and unhealthy housing and about their rights and responsibilities.
- ▶ Create educational resources for Town Health Officers on available interventions or programs from all state agencies. Provide online training materials (e.g., webinars) for their ongoing education.
- ▶ Educate owners and empower tenants of pre-1978 housing about Vermont lead law to ensure properties are kept free of harmful peeling and/or chipping paint and lead paint dust (the leading source childhood lead poisoning).
- ▶ Conduct Healthy Home Environment Assessments to help residents assess and remediate environmental home health risks and recommend low-cost changes.
- ▶ Implement multi-component fall prevention interventions for older adults and conduct risk assessments to develop personalized approaches to fall prevention among older adults.
- ▶ Develop and apply universal housing design standards that meet the needs of those with physical and developmental disabilities, older adults and others needing accessible homes.

Future Opportunities

- ▶ Establish and expand permanent service-enriched housing (project-based and scattered site models to support individual choice); basic rental housing where social services are available onsite or by referral through a supportive services program or service coordinator. Focus these efforts on aging communities, low-income communities, veterans, people with disabilities, and communities of color.
- ▶ Increase resources and expand the role of state agencies in housing education, inspections, and enforcements at the local, state, and national levels.

Housing Affordability

Current Practice

- ▶ Explore initiatives, such as Habitat for Humanity and programs encouraging accessory dwelling units, to create more affordable, healthy housing.
- ▶ Encourage and attract direct investment from non-traditional investors into housing. Seek investments from private businesses, including from the health industry.

Future Opportunities

- ▶ Create or expand a housing subsidy program to build quality housing or dedicate vouchers for vulnerable populations.

Neighborhood Conditions

Current Practice

- ▶ Ensure affordable housing development is integrated with market rate housing and promote interaction and cooperation between individuals of different backgrounds that meets the needs of all residents, especially children and older adults.