



Hamilton County Commission on Women & Girls Community Conversation: The Impact of Housing Insecurity on the Health & Education of Women & Girls

Finneytown School District Media Center, November 14, 2019 6:30-8:00 PM

Introduction

The Social Mobility Committee of the Hamilton County Commission on Women and Girls hosted a community conversation on Thursday, November 14, 2019 at Finneytown High School. The purpose was to create greater awareness about housing insecurity and public will to address the issue. This event was organized as a set of "table talks" in which small groups, each led by a facilitator, shared experiences and perspectives. Approximately 30 people participated in this program, representing those experiencing housing insecurity, those in a position to witness its impact on women and girls, and interested members of the Hamilton County community. Results of this and subsequent community conversations are being used to inform recommendations made by the Commission on Women and Girls to the Hamilton County Board of Commissioners.

Topics & Facilitators

Immediately preceding the table talks the facilitators gave some introductory remarks about their topics:

- Housing strategy facilitated by Kathy Schwab, Executive Director, Local Initiatives Support Corporation (LISC); Commission on Women & Girls Housing affordability means no more than 30% of income is being devoted to housing costs. By that measure, we are 40,000 units short to match our population. Ohio ranks tenth in the nation for evictions. Hamilton County is engaged in a housing plan for the first time in decades.
- Lived experience of housing insecurity facilitated by Lydia's House volunteers and residents

Hear our voices instead of assuming what is best for us. Despite limited resources, we

seek to make housing choices based on quality schools and neighborhoods for our children.

Health – facilitated by Megan Rich, MD, UC Health, Family & Community Medicine;
 Commission on Women & Girls

Social and environmental factors are a significant component of one's health and wellbeing. For example, mold, insects and other poor housing quality factors have a more significant effect on respiratory health than any medication.

• Education – facilitated by:

Rebeka Beach, Manager, Project Connect, Cincinnati Public Schools

It is difficult to go to school and learn when dealing with housing insecurity. Many of our students are homeless and it affects their educational success.

Cathy McNair, LISW-S, Finneytown District School Social Worker

Federal legislation allows students who become homeless during the school year to remain at their original schools, allowing them stability in the midst of housing insecurity. As the homeless liaison for the district, I help ensure transportation is arranged and school supplies are available to assist students in being successful academically.

Discussion Themes

The following themes were discussed in the table talks:

- Reasons for attending community conversation.
- Stereotypes & misconceptions about housing insecurity, homelessness, evictions, vouchers, affordable housing, and other related topics.
- Perceptions of the impact of housing insecurity on education, health, housing strategy or lived experience.
- Ways to address these issues.
- Recommendations to Hamilton County government about these issues.

Below is a summary of the notes taken during the conversations:

Housing Strategy

Reasons for attending community conversation

To educate myself because I am working in the field, want to know more about how to help clients.

From Cincinnati considering coming back into the city.

Housing market is pricing out people. I am afraid we will have segregated neighborhoods, classism, and negative impacts education and diversity. We are intentionally excluding people. People who used to live in a place can't come back.

I heard Councilman Greg Landsman talk about it.

I have grown children who didn't want to stay in Cincinnati as young professionals, because of no diversity in housing.

The Census in Hamilton County is one of the hardest to count because of transient population. I'm a real estate agent, a buyer's agent.

I am interested in homelessness. Implementing innovative solutions.

Stereotypes & misconceptions

Lack of awareness that many people experiencing housing insecurity are working.

Definition of affordable housing is 30% of income. There are not enough affordable units available for over 40,000 households at their affordability, which is 30% of their income.

A person can be working and still not be able to afford housing. 71% of jobs in this region do not pay a sustainable wage, which is \$20/hour.

Wages haven't changed in 10 years. There is wage pressure to raise hourly wage to \$15-\$19/hour.

Term "affordable housing" is used to stigmatize a particular demographic. People think if affordable housing comes into a neighborhood property values will go down and school effectiveness will decline.

Ten years ago, when someone thought about homelessness they thought about men, veterans.

<u>Impact of housing insecurity</u>

In various locales landlords pass any increase in property taxes on to their tenants in the form of increased rents.

There are a lot of bad landlords doing "rent to own" through predatory land contracts. This is a process whereby the landlord shifts all responsibility for the run-down property onto the land contact holders and if they are late they are foreclosed upon with no recourse for the down payment & repair costs to be recaptured.

There is a burden on people of fixed incomes.

It is a multi-faceted situation. There are not enough affordable units.

Some people who can afford to purchase a home are choosing to rent for a variety of reasons such as downsizing, or paying off school debt. This increases the population of individuals looking to rent from a shrinking pool of affordable apartments.

Making a living wage has a direct tie into being able to afford housing that is not greater than 30% of one's income.

If a client has a voucher there are still issues because landlords still want to know if you are working. Then there is a problem if your income is not meeting the requirements.

Maintenance issues – fear that if you call and complain then you will get put out of your apartment. That is the perception, even if not always the reality. People are afraid managers will try to find ways to evict them.

Insecurity not just demographic. Homelessness can happen to anyone.

The gentrification of communities is of real concern.

The rise of property values is good for home owners but not renters

During the housing crisis a lot of single homes went into foreclosure and investment companies bought up blocks of single family homes in places such as Colerain Township and Western Hills.

Ways to address these issues

The US should adopt some of Canada's approaches. Laws there are kinder, gentler, pro-tenant. Landlords have to keep up apartments, and can raise rent only if improvements are made. Canada takes care of those less fortunate – in policies across the board. With rentals there is tighter consumer protection, similar to consumer protection about products in a store. Build more affordable housing.

Provide more affordable housing by converting unused retail spaces, such as abandoned shopping centers, into housing units.

Policies around minimum wage should match the community cost of living.

Another solution is a living wage.

Conduct a survey to determine the number of shelters and affordable housing units needed.

Figure out a way to provide shelter for those who are violent and those with psychiatric disorders. Provide staff who are trained to work with these individuals.

Identify and champion companies that are currently and are working towards paying a living wage. This data is currently being collected. So far it is known that Amazon, City of Cincinnati, Children's Hospital are some organizations that are.

Educate tenants about their rights.

Councilman Landsman developed a policy to deal with evictions.

Recommendations to Hamilton County government about these issues

What authority does the County have with respect to housing?

How does the County spend federal housing dollars?

There needs to be more accountability on the part of landlords. Tenants should not be evicted for complaining about mold and failure to make repairs. Single family landlords don't take enough care of property. There is no central code enforcement. Single family leases try to transfer all responsibility to tenants. There are instances where rental conditions are not maintained and the tenant does not have a real source of recourse due to predatory leases that are sometimes used. Need more oversight of landlords with section 8 housing and keeping the living conditions appropriate.

County Commission should provide incentives for landlords to keep property up. Properties can be registered to have automatic inspection. Hamilton County doesn't have enough staff to do code enforcement.

Require that leases clearly specify what is landlord's responsibility and what is tenant's responsibility.

Hamilton County Community Development Block Grant dollars have to be spent outside the City of Cincinnati because there are other resources already allocated for the city for that purpose.

Do strategies through levy dollars.

Pay for increased shelters and affordable housing with county taxes, fund raising, grants and philanthropic resources.

Make organizations compete for dollars. Set meaningful, measurable outcomes.

Use the infrastructure we have more effectively.

Make a goal for Hamilton County to become the first region in the county to reach near "0" homelessness.

Lived Experience of Housing Insecurity

Lydia's House

Lydia's House is a shelter with six rooms.

Is not a part of the CAP homeless shelter hotline (CAP – Greater Cincinnati Homeless Coalition Central Access Point) - "I heard about it through a medical referral from a hospital social worker."

Lydia's requires a drug test, a background check, no recent evictions, no open warrant. People apply by filling out a survey online, then attend an interview.

Location is not a secret, but it is not well known in order to protect victims of abuse. It is very specifically located in the Norwood community.

It is different from other housing in that it is a community. There are good relationships with neighbors.

Goal is to have resident stay 3-6 months - "I stayed a year."

Build community together – "I had a lot to learn while there."

"The volunteers haven't had our experience, but over time we grow together."

Virginia Coffey House is permanent housing. Applicants must be former residents of Lydia's House.

"I didn't think I wanted to live there, but now am glad I do."

"When experiencing homelessness, I was afraid to talk to nurse/health care professional, for fear that my child would be taken away from me because I was homeless."

Stereotypes & misconceptions

"Hear our voices instead of assuming what is best for us."

"Be open to what people are saying. You assume and you are not always correct."

Impact of housing insecurity on family

Difficulty finding shelter. "I called homeless shelter hotline (CAP – Greater Cincinnati Homeless Coalition Central Access Point) EVERY Day."

"When I was homeless, I noticed a change in my child's demeanor. Because you are not in your own home, and there are lots of other people around, you can't maintain family structure and rules."

Having love and a stable home is crucially important.

Children are negatively impacted by switching schools and day care centers.

Continuous moving negatively impacts performance in school.

Transition from shelter to subsidized housing was difficult. A resident has a full time job but social workers are only available during the daytime hours when she is working. "After leaving Lydia's house I moved to a Cincinnati Metropolitan Housing Authority residence. Staff were NOT helpful. I was working days, had an issue with the management, they never answered or returned phone calls, and wanted you to come in during the day but I was working at that time. I had to get a lawyer; the problem still not addressed."

Ways to address these issues

Daycare is subsidized 75% in Quebec. The government takes care of people.

People need to receive respect based on who they are, not external factors like homelessness.

Everyone should be treated with respect.

"Don't make little things so HARD for us."

It takes a team to do things; we need to work together.

Recommendations to Hamilton County government about these issues

"I was at the City Council meeting where they voted for the Housing Trust Fund. We need to flood that fund with money and have LOTS of quality affordable housing. That would make the city more appealing.

Provide resources at the shelter to help locate housing, school, GED and work options.

Provide transportation from shelters to work, schools, medical appointments, etc.

Have more living options that resemble Lydia's House.

Need permanent supportive housing for people who can't live fully independently or support themselves.

Track cost and outcomes of programs. Track, for example, the number of those living in shelters who get GEDs, become employees, and do not return to shelters.

People should not be living on the streets.

Having less homelessness, more housing is more an attraction for the city as a whole than fancy bars and stadiums if people are outside on the streets downtown."

We need to rebuild the communities that we already have; rebuild the schools we already have.

Health

Personal reasons for attending community conversation

Homeless is an issue near and dear to an attendee's heart. She once worked at the Homeless Coalition and has dealt with health-related issues.

A social worker has done home visits.

Someone works to address racial disparity and reduce infant mortality. Her agency tries to find pregnant women whose pregnancy is at risk. Half of these women ask for housing. She also works to impact social policy on these issues.

An attendee worked in public health, has a daughter who is a social worker.

A volunteer at a food pantry is shocked by demographics of people impacted by homelessness, has learned how difficult it is to get into a shelter. People can't get in if they have any kind of violent behavior.

Stereotypes & misconceptions

One of the biggest misconceptions is that people are able to get into shelters, but they don't want to give up their drugs in order to do so.

"There is a stereotype that homelessness is only downtown. I was on the Westside and this person came up to me and asked me to buy him McDonalds. Same thing happened to me in Clifton. And they're not asking for money; they're asking for someone to buy them a meal because fewer people are carrying cash."

In Colerain, and other suburban neighborhoods, when you're getting off the highway, or at Kroger you have people asking for gas money, food. Are these people homeless? Does it matter? It's even prevalent in rural areas and nobody's tackling it.

Stereotype that families with poor health from poor quality housing are in subsidized housing, but often, the families are living in low poor-quality housing because they don't have access to a subsidy; subsidized housing has to meet standards that other cheap housing does not.

Impact of housing insecurity on health

There is a major shortage of low-income housing. As a result, many healthcare clients are being pushed out of downtown and farther away from many social services that are co-located.

This time of year, when it's so cold you hear people saying they should just go to a shelter, but the reality is the number of emergency shelters, open during the winter only serve about 1/3 of the people in need.

So, where do they go: under a bridge, to a relative where they shouldn't be. Part of the challenge of homelessness is keeping up with how much it changes, so we have to keep adapting to find out how these people are getting by and how to address their health needs.

Lead is still a public health issue, though it's surprising that it's still an issue. Lead is a problem and a concrete issue that can be controlled. But the reality is that in old houses it's hard to

remove, kids eat it as it flecks off, and this creates major health issues. There is no safe level of lead. A lot of subsidized housing has more environmental exposure to lead.

Lower Price Hill has a high incidence rate of lung problems, due to poor quality housing. Most of the households in Lower Price Hill are under the \$15,000 median income line.

An attendee's client lives in Winton Terrace and has mold in the home. It is so bad they had to remove furniture. A child coughs a lot at night. Health is directly impacted.

Someone who works at the Council on Aging said that a person has to be poor to receive the services, and that a lot of the clients are living in buildings that are dirty, and rodent/insect infested.

There are some children with asthma and airway issues and a lot of them do live in subsidized housing or the low-quality housing that their families can afford.

The number of missed days of school due to health, housing, transportation is really alarming. There is the link of the food choice and "food deserts" in low-income neighborhoods. This results in so many children in low-income neighborhoods or in homeless families who have or who are at risk for type 2 diabetes.

The location of housing impacts healthy lifestyle if there's not a grocery store in the area, if it is basically nothing with good choices around. Also, there are not good choices at the food pantry – there is a lot of pasta, nonperishables, etc.

"Even most healthy food is not affordable, and if you don't have a kitchen even, maybe all you have is a microwave... you can't really prepare much."

A woman who has been homeless spoke about adjusting to her first winter after moving from Florida: "Not having a car, you don't want to walk so it leaves you mainly staying indoors. I didn't want to leave my house, my postpartum depression set in even more... I gained more weight after my pregnancy. Standing in the cold waiting for the bus with your kids is really, really hard too."

Co-location of services is really important.

Ways to address these issues

Open up more affordable housing units because having an address has a lot of implications. If you don't have a mailing address you can't get a job, can't vote. If you need a community health worker, you can't get a home visit if you don't have an address. For example, if you did Meals on Wheels and they go to you but you're gone, they will report it to the Council on Aging. Then after 90-days of not having a permanent address, you're dis-enrolled.

Eviction expungement contributes to the issue; it causes a lot of stress.

Physicians are talking about screening for social determinants of health/housing: unemployment, criminal records, but we should only screen for things we can do something about. So, the medical community is interested in getting more involved but need tangible solutions, being outcome-driven.

Provide universal healthcare.

Address the "cliff effect" of losing eligibility for food stamps, childcare vouchers because your income is just over the cutoff line but not enough for sustainable living.

We need to reframe the healthcare questions about what people need.

Some hospitals around the country are looking at investing in building affordable housing – an example is in New Jersey.

Need some studies on housing location and obesity. What are people eating? Different ideas of healthy vegetables... but with canned corn their health isn't going to change.

Provide information on the number of homeless individuals with drug addiction. Ask drug addiction experts to make recommendations on treatment programs. Have Alcoholic Anonymous programs on-site.

Provide comprehensive health care to homeless individuals. Perhaps provide primary care at the shelter (hospitalization, primary care, dental care, obstetrics, etc.).

Most of the shelters are filled, but this seems like a solvable problem. It seems like there must be a way to eradicate homelessness.

Recommendations to Hamilton County government about these issues

Address zoning codes.

Delineate between housing that is for seniors versus affordable housing. The inhabitants of those buildings are different. The elderly need more access, security systems, but don't necessarily need that in all low-income housing units. More delineation is needed in order to get more affordable housing units, and more opportunity for families, for older adults.

Children's Hospital did a geospatial coding study about asthma and they mapped it out by zip code and address. They found that many of these children were coming from housing owned by the same landlord. This is another way to address health-related issues, so action can then be taken against these kinds of landlords.

Dental health is also a big challenge with families, particularly with parents.

Get more nurses in schools. A lot of Cincinnati public schools have health centers in the high schools for teens. Those schools with health-based centers have outcomes that are much better, better access to dental care, vaccinations. More of that is needed.

We need to make sure these populations that are transient, marginalized, etc., that we do everything we can to get them counted in the Census, to ensure we get enough money for children. Otherwise we fail ultimately – at schools, with food/free/reduced lunches, vaccinations, etc. Hamilton County is considered a hard to count county. So, make sure the county does all it can to make sure everyone is counted in the census.

Education

Personal reasons for attending community conversation

High school age girls said that they don't learn about housing insecurity in school. They didn't really know what "housing insecurity" meant, but were interested and wanted to learn more. A woman sees the homeless in her community and wanted to learn more.

Wanting to be involved and know more about what the problem is, working with families with nowhere to go and want to know how to help.

Stereotypes & misconceptions

There is a misconception about the average age of homeless people. The conception is that the homeless person you see downtown is usually an older man, in his forties. That is "the face of homelessness." But the average age of a homeless person is 9 years old and may be in school, in shelter, in a car or doubled up rather than on the street.

Drug usage seems to be a reason, but it isn't the reason the majority of the time (it is maybe 10-15% of the families served). a lot of times students do end up in homeless situations because of their parents' drug addiction.

Gentrification is a cause of homelessness; mainly downtown and Over-the-Rhine

There is a misconception that students displaced by gentrification are "bad."

Children are living in cars and shelters trying to get homework done. They might not be seen as much but it is a huge issue.

Parents are put in desperate situations sometimes out of their control.

Many homeless people are working people trying to keep a job.

There is a negative stigma of foster care. Students are afraid to speak up about situations out of fear of being placed in foster care. Being put in foster care is less simple than people think.

The impact of housing insecurity on education

"After Leaving Lydia's House, I moved to market rate housing, I did not want subsidized housing because of the schools where they're located. I always had lived in market rate housing. But then I became homeless again. I was living in Moosewood Area, very caring teachers, but very dangerous neighborhood."

A woman leaving Lydia's house made the choice on where to live based on school quality.

A woman who moved 4 times in 3 years said switching schools and day cares is really hard on children.

Young people may stop attending school.

Students may fail and have to leave school.

It may appear that the student doesn't care about school, but in reality they are preoccupied with being in survival mode.

Some people feel that going to a shelter is an "easy" solution, but transportation is a real burden even though transportation is supposed to be provided by law.

Students and their families may not know they have rights as people living with housing insecurity.

Some students do not self-identify to their educational resources because they are afraid they will be placed in "the system."

Some families do not want to live in areas where they can find Section 8 housing.

Some parents are pulling their children out of schools with children in poverty because they don't want them to "mix."

It is difficult to go to school and learn when dealing with housing insecurity.

It is even more difficult when students are aging out of services that could help them.

Some students are having to take multiple bus routes to get to school. There are cases where children spend more than two hours in transportation in the mornings.

Some schools aren't offering transportation to all students.

An issue is that schools aren't having enough conversations with these students who are struggling with housing insecurities. Schools might not even know what's going on with them.

Ways to address these issues

A lot of issues go unnoticed and unaddressed. More training should be provided to help schools and counselors find the students dealing with these issues.

Develop more student support networks that can connect students with district resources.

Start with rebuilding communities; put money into community schools, recreation spaces, parks, swimming pools.

Provide stability, consistency, and a relationship with students experiencing housing insecurity Develop awareness campaigns: students support students (example HOPE squad); breaking stigmas.

Recommendations to Hamilton County government about these issues

Create a new policy about what minimum wage is, and connect it to affordable housing.

Start with rebuilding communities without displacing people.

Put money into school districts and community buildings.

Appendix

Housing Strategy: https://www.lisc.org/greater-cincinnati/what-we-do/housing/strategy/

Lydia's House: https://stlydiashouse.org

Cincinnati Public Schools, Project Connect: https://www.cps-k12.org/community/customer-care-

center/project-connect

McKinney Vento Act Fact Sheet:

https://www.acf.hhs.gov/sites/default/files/fysb/mckvenapp20120829.pdf

THE ECONOMICS OF HOUSING IN HAMILTON COUNTY, OHIO

In 2018, 16.2% of Hamilton County residents were living in in poverty. In the City of Cincinnati half of all children under 5 are living in poverty. 55% of the adult population does not have a college degree.

In Hamilton County, 7,036 people experienced homelessness in 2018. 25% of those experiencing homelessness were children under age 18 while another 9% were young adults under 18-25.

4187 families and individuals in need called the Central "CAP" Line for people experiencing homelessness in 2018. 56% were turned away without assistance and because space was not available for them. 544 families were placed in shelter and an additional 243 families received with Shelter Diversion services.

HOUSING COST BURDEN

Median rent was \$749/month, requiring a full-time wage of \$14.4/hour. In 2017, over one-third of Hamilton County households, more than 110,000, pay more than 30% of their income to pay rent or a mortgage. Low income families are worst off, with 76% of households paying more than they can afford for housing. Of the 44,500 extremely low-income households in the county that are cost burdened or severely cost burdened, almost half are families, many with children, and 10,050 are seniors.

Average wage for a low-wage mother working full time annually vs. rent

Job (some typical jobs for women without college)	Hourly wage 2019	Affordable Rent	FAIR MARKET RENT HAMILTON COUNTY 2019
Minimum Wage for Ohio	\$8.55/hr	\$444	Median rent: \$749
Home Health Aide	\$10.82/hr	\$562	
Teacher Assistant	\$12.65/hr	\$658	1 Bedroom Apt \$670
Fast Food	\$9.44/hr	\$491	
Nonworking mothers			2 Bedroom Apt \$884
Disabled with SSI	\$771/mo	\$231	2 Bedroom Apt 3864
Ohio Works First/TANF (3	\$406/mo	\$121	
year limit)	for a family of 2		

DO GOVERNMENT BENEFITS MAKE UP THE DIFFERENCE? NO, THEY DON'T.

Subsidized Housing is not an entitlement; there is a limited supply not related to need or eligibility. In 2017 there were 23,500 subsidized units in Hamilton County for all income levels, and 55,600 households earning \$14,678 or less annually.

Other benefits are not enough to make up the gap. For example, consider a single mom with 2 young children, making \$12.65/hour = \$26,312/year. She is legally above the federal poverty line. She will receive Medicaid and state childcare benefits plus \$181 in food stamps. Assuming a 2-bedroom apartment @ \$884/month including utilities, buying bus fare, food, diapers, hygiene and cleaning items etc., her monthly income including benefits is \$2,374, her monthly expense is \$2,608, leaving her \$244 under budget.

Sources: Strategies to End Homelessness, LISC, Ohio Dept of Jobs and Family Services, National Low-Income Housing Coalition: What it costs to rent housing in each state: https://reports.nlihc.org/oor

Hamilton County Housing Crisis Snapshot

58,046 Households in Poverty 41,587 25,328 25,862 **HUD Subsidized Units** 5,861 4,358 Change in Number of Units, 2000-2014

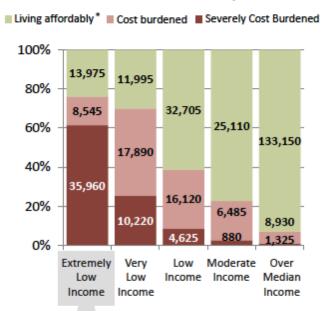
Hamilton County

A Growing Housing Need

The number of Hamilton County households in poverty has grown by 40% since 2000. Over the same period, the number of HUD-subsidized units has decreased slightly. There are also more Low Income Housing Tax Credit (LIHTC) units in the County than in 2000, but many times these units overlap with HUDsubsidized units. Overall, the availability and affordability of housing has not kept pace with the rise in poverty.

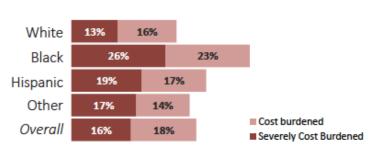
Cost Burden

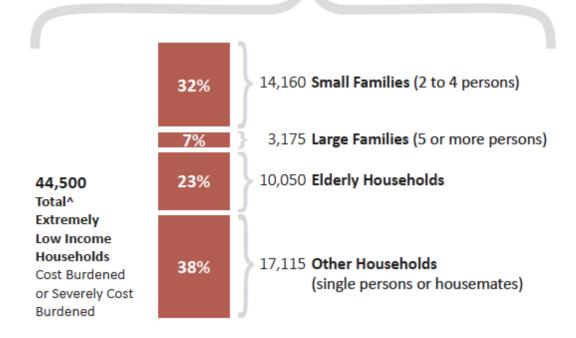
All Households in Hamilton County



Cost Burden by Race/Ethnicity

Hamilton County Households





2-bedroom apartment \$769 per month Fair Market Rent (includes utilities)







Family A Very Low Income

and Cost Burdened

Earned Income:

\$23,624 per year \$1,969 per month \$11.36 per hour

Family B

Low-Moderate Income and Living Affordably

> Earned Income: \$54,938 per year \$4,578 per month \$26.41 per hour

Monthly Benefits^:

\$247 SNAP, \$422 Medicaid

Monthly Household Expenses*:

\$901 transportation, \$769 rent and utilities, \$753 food, \$422 medical, \$497 other household expenses

What's leftover:

-\$121 per month after expenses, taxes, and benefits^

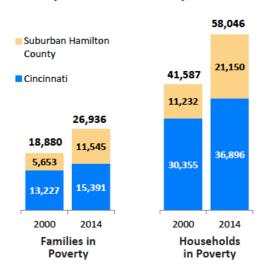
Housing = 39% of income

What's leftover:

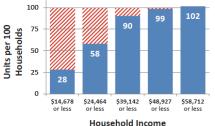
\$986 left per month after expenses and taxes^

Housing = 17% of income

Poverty in Hamilton County, 2000-2014

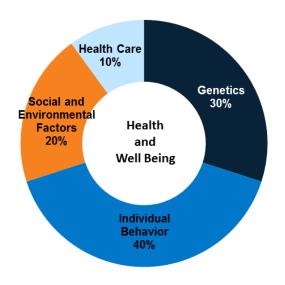


Units Affordable and Available per 100 households in Hamilton County



Household Income

Impact of Different Factors on Risk of Premature Death





SOURCE: Schroeder, SA. (2007). We Can Do Better — Improving the Health of the American People. NEJM. 357:1221-8.

Housing Factors That Impact Health

Physical Conditions

- •Heat/cold exposure
- Noise
- Lighting
- Ventilation
- •Dust/particulates in the air

Chemical Conditions

- •Carbon monoxide
- Second-hand smoke
- Lead

Biologic Conditions

- Pests
- Mold

Building/equipment Conditions

- Sanitation systems
- •Unstable structures (e.g. causing unintentional injury/accidents)
- Physical accessibility

Social Conditions

- Privacy & adequate space
- Encourages social connections

Housing Directly Affects Health

Housing-related Problem

Direct Results

Health Outcomes

Low Quality Housing



- High moisture leading to mold & pests
- Lead in paint or water supply
- Inadequate lighting, heating, ventilation
- Working stove & refrigerator



- •Exacerbations of asthma or other respiratory diseases
- •lead poisoning
- Obesity
- Mental health disorders (depression, anxiety, distress)
- Increased smoking

Housing Insecurity & Homelessness



- Multiple moves per year
- Various living conditions (see above)
- Exposure to the elements
- Exposure to victimization
- Exposure to infectious agents
- Lack of sanitary facilities



- Skin disorders
- Tuberculosis
- Chronic health conditions (asthma, COPD, diabetes, high blood pressure)
- •Increased ER use
- •Early death

Neighborhoods



- Safety & violence
- Proximity to healthy foods
- Green spaces: walkable sidewalks, parks & playgrounds
- Proximity to employment opportunities
- Proximity to healthcare facilities and community resources
- Transportation options



- •Increased smoking rates
- •Increased alcohol or substance use
- Risky sexual behaviors
- Less healthy diets
- Less physically active
- •Reduced access to healthcare or other needed resources

Graphic Created by Megan Rich, MD (2019)