

Health Policy fact sheet



Uplifting community voices

Housing and health

Policy matters. It shapes the places we live and the resources we can access. While Ohio faces challenges around housing affordability, recent Ohio policies support innovative and evidence-informed programs that seek to address the inequities and negative effects of poor housing access on health outcomes.

This fact sheet uplifts experiences with two programs — **Healthy Beginnings at Home (HBAH)** and **Families Flourish** — with emerging evidence of improving housing stability and maternal, child and family health and well-being. The fact sheet explores the following themes that arose through thematic analysis of program participant and staff interviews:

- Housing access improves physical and mental health
- Housing location matters for well-being
- Social support, resources and time build long-term stability
- Housing programs can provide opportunities for empowerment and advocacy

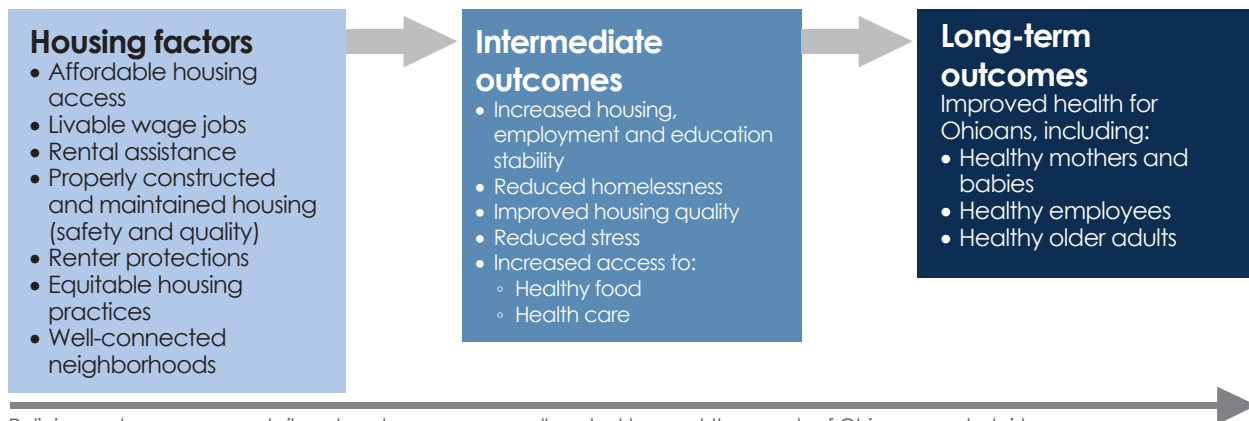
“When I got into the program, I felt welcomed. I felt helped... They made me feel cared for. It was a good experience.”

— Justice, HBAH participant

Housing and health

Programs like the ones highlighted in this fact sheet are needed because, while housing is a foundational driver of health, not everyone has equal access to housing. Stable and safe housing influences access to jobs, healthy food, quality healthcare and educational opportunities and reduces stress. Housing is especially important during pregnancy and for families with young children, impacting maternal, child and family well-being (displayed in figure 1).

Figure 1. Relationship between housing and health



Policies and programs are tailored and resources are allocated to meet the needs of Ohioans most at-risk for experiencing poor outcomes.

► **Healthy Beginnings at Home (HBAH)**

is a project led by the **Coalition on Homelessness and Housing in Ohio** in partnership with community organizations. HBAH provides rental assistance and housing stabilization services to extremely low-income pregnant women at high risk of housing instability or homelessness, with the aim of decreasing infant mortality and improving health outcomes for families.

► **Families Flourish (formerly Move to PROSPER)**

is a nonprofit organization that fosters inclusivity, equality and opportunity throughout the Central Ohio region by providing 3 years of rental support to enable parents in low-wage jobs to have access to existing rental housing, together with comprehensive life coaching.

How have housing programs impacted participants' lives?

► Housing access improves physical and mental health

Housing is foundational to health and well-being. The foundational nature of housing is what attracted Jamie to work for Families Flourish.

"I started becoming more interested in housing because it really struck me as the foundation for just life, at having a healthy life, whether that's physically, mentally, raising your kids in a healthy way. All of that. Housing really seemed like the foundation to that."

— Jamie, Families Flourish staff

Research shows that poor housing conditions, neighborhood effects (such as exposure to chronic stress, violence, poor nutrition and neighborhood pollutants) and housing instability and affordability challenges impact maternal and child health.¹ Both **Families Flourish** and **HBAH** found that program participants experienced improved physical and mental health. Improvements to physical health included no longer being exposed to pests, reduced emergency room visits for respiratory issues and goal setting around nutrition.

Mental health improvements were also notable. For example, program participants experienced improved confidence and self-worth, increased access to mental health care and reduced exposure to toxic stress. Justice, a former HBAH participant, described the benefits of stable housing and support, saying:

"It helped me get better. I was going through anxiety, depression. Really, really bad anxiety and like I said, I felt helpless. I felt hopeless. Helpless. I didn't know what to do, and not everybody has a solid rock foundation... I can say it was a blessing."

— Justice, HBAH participant

Importantly, improvements to parents' mental health also benefit the well-being of their children. No one can pour from an empty cup:

"... If you're mentally going through something, they [HBAH staff] refer you to a counselor or therapist or whatever you may need, because you've got to help yourself in order to help your baby."

— Justice, HBAH participant

► Housing location matters for well-being

Research shows that someone's zip code has more impact on their health outcomes than their genetic code.² Where someone lives influences access to opportunities and resources including housing, quality schools, safety and healthy food. Justice noted the importance of housing location, stating:

"I just feel like if we want a better place for our kids that we don't just keep their housing, these low poverty-stricken areas... No, we all deserve a chance."

— Justice, HBAH participant

There are intergenerational benefits to families that move to areas of opportunity.³ Families Flourish emphasizes housing location and gives guidance to participants to select an opportunity area to move to. Jamie highlighted the importance of people having choice in where to live:

"... We want to give people the opportunity to have that choice just like middle-income and high-income people have the opportunity of where they live and where they choose. We want our families to have that choice, too..."

— Jamie, Families Flourish staff

Participants also emphasized the importance of improving neighborhoods that are not as well-resourced. This improvement requires sustained and equity-driven investment.

► Social support, resources and time build long-term stability

Social support from family, friends and acquaintances includes advice, emotional comfort and tangible assistance, leading to longer and healthier lives.⁴ Housing programs that provide social support over a sustained period of time enable families to achieve stability. A lack of social support can be especially difficult for families with young children, as noted by Justice:

"... if I had a lot of support, do you think I'd be here right now? Do you think I'd be in the situation if I had this big support network? No, I don't have support. That's why I'm here. So, when I first had my baby, what am I supposed to do? I can't go to work, right? I can't even go to work right away."

— Justice, HBAH participant

Programs like Families Flourish and HBAH go beyond meeting basic needs, providing trauma-informed counseling, case management, life coaching and financial education for families to thrive. Families Flourish also prioritizes building social capital, encouraging participation in neighborhood and school groups to become more integrated into the community.

"For a lot of our families, they come in saying this in their interview, they'll say, 'You know, I don't have anybody in my corner.' Or 'I didn't learn this growing up and now I'm raising my child, and I don't know how to navigate this system.' Or 'I need help figuring out how to do this.' So, I think it's trying to help compensate for some of the social capital that they might not have. And that can look different for different families."

— Jamie, Families Flourish staff

Achieving stability requires time and resources, including support in housing, mental health, career building and life skills. The Families Flourish program spans three years, with the first year focused on financial and job stability and the second year on mental and physical health. Similarly, HBAH supports participants for two years. Participants' stories highlight the journey to stability, including regaining parental custody.

“And since being in the program, she [a program participant] got custody of her daughter. And she is amazing. I have run into her at the Gahanna library several times. So, her life has just taken a complete turn where, I mean, what’s better for the health of her daughter than being with her mother, right? So, she has been able to stabilize and have custody of her daughter. And now she is starting to get to the point where she’s trying to plan out her life... She is back in school. So, thinking about career choices, that type of thing.”
— Jamie, Families Flourish staff

“... You’re not just working to pay your rent; you’re working to change things. It’s a lot more than that. It can take more than 6 to 8 weeks.”
— Justice, HBAH participant

▶ Housing programs can provide opportunities for empowerment and advocacy

Participants also found their voice through engagement in the programs. Participants of Families Flourish have shared stories of becoming more confident. After being a HBAH project participant, Justice became a community advisor, a formalized role in which she provides feedback and guidance to the program. Holding a leadership role empowers Justice to impact her community:

“It makes me feel like... I really stand for something. I have a say so to say how I feel about certain things within this community and how things are going or even decision making. So, it makes me feel good.”
— Justice, HBAH participant

Jamie noted that there are also advocacy opportunities for the people living in areas of opportunity to make their communities more welcoming and accessible. She mentioned strategies including daycares accepting publicly funded childcare (PFCC) payments and businesses ensuring that their hiring processes do not create unnecessary barriers to employment.

“... I would really like to see people who view themselves individually as community members figuring out where in their life they can make their community more accessible”
— Jamie, Families Flourish staff

By the numbers

Like other states, Ohio faces major challenges in housing affordability and availability.⁵ There is a deficit of affordable and available rental units in the state. For example, in 2021, Ohio only had 40 affordable and available rental homes per 100 extremely low-income renter households.⁶ Additionally, subsidies for housing have long wait lists and wait times, which places additional burdens on those seeking housing assistance. In 2023, the average wait time for affordable housing across all HUD programs in Ohio was 23 months.⁷

There are people behind these numbers. They are mothers and fathers, families doing their best to make ends meet. They are families that can thrive.

Approximately 25% of Ohio renters and homeowners experience housing cost burden, spending 30% or more of their income on housing costs.⁸

Figure 2. Percent of county population spending 30% or more of income on mortgage or rent, 2018-2022

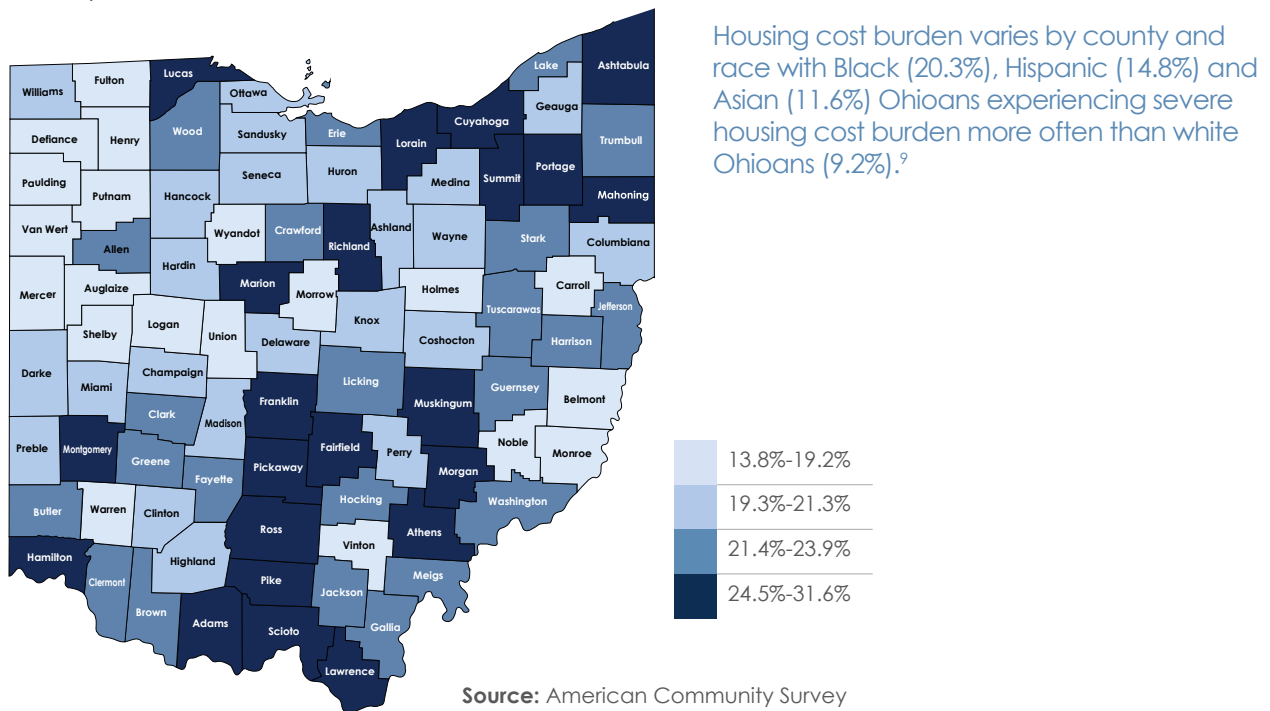
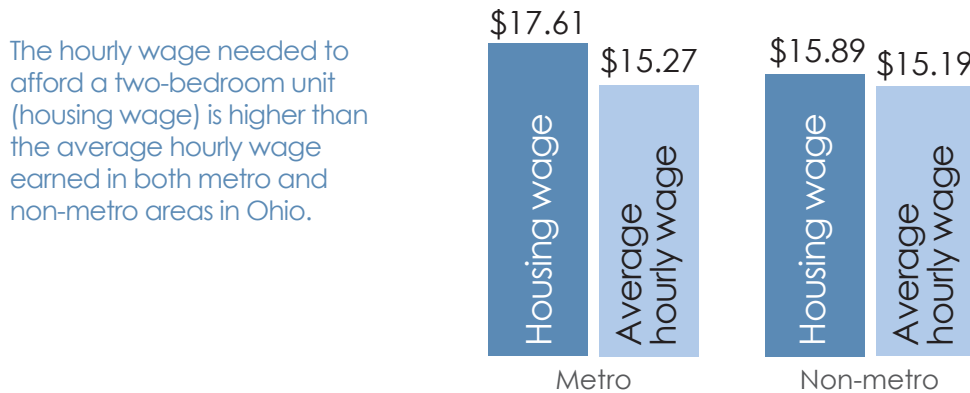


Figure 3. Hourly wage needed to afford a market rate two-bedroom unit compared to average hourly wage in Ohio, by county type, 2023



What can be done?

There are opportunities to build on Ohio's housing policies to increase access to safe, stable and affordable housing for more families. State and local policymakers can consider the recommendations below, many of which are being implemented in communities across Ohio and the United States. Examples and further information can be found in HPIO's [Social Drivers of Infant Mortality: Housing Action Guide](#).

Goal 1: Increase availability of rental assistance



State recommendations

- 1.1. **Rapid re-housing and rental assistance funding.** Increase funding from new and existing sources for rapid re-housing and other rental assistance programs for pregnant women and families with young children.
- 1.2. **Financial incentives for prioritizing pregnant women.** Instruct key state agencies to establish low-cost financial incentives that will help public housing authorities implement housing preferences for pregnant women and their families who are homeless or experiencing housing instability.
- 1.3. **Medicaid flexibility to cover housing supports.** Leverage flexibility from the Centers for Medicare and Medicaid Services to cover some types of housing supports for pregnant women with housing instability, including rental assistance (e.g., through an 1115 waiver, "in lieu of services and settings" or other mechanisms).

Goal 2: Reduce structural barriers to affordable housing



State recommendations

- 2.1. **Eviction expungement and other clean slate policies.** Pass legislation to remove barriers to housing for renters with past evictions or criminal records (e.g., [Senate Bill 158](#) from the 134th General Assembly).



Local recommendations

- 2.2. **Renter protections.** Implement policy changes that protect renters and reduce discrimination (e.g., legal aid services, "source of income" protections, Pay to Stay policies).
- 2.3. **Mitigation fund.** Increase access to private rental market housing for tenants with extremely low incomes by establishing funds or other incentives that can be used to mitigate perceived risks (e.g., lease compliance and general maintenance).

Goal 3: Increase affordable housing supply



State recommendations

- 3.1. **Federal Low-Income Housing Tax Credit.** Revoke provisions from [House Bill 45](#) (134th General Assembly), that disincentivize affordable housing development (e.g., the provision that prohibits the use of State Historic Preservation Tax Credits and Low-Income Housing Tax Credits on the same project).
- 3.2. **State Low-Income Housing Tax Credit.** Implement a state-level low-income housing tax credit for the development of affordable housing.



Local recommendations

- 3.3. **Inclusionary zoning.** Implement inclusionary zoning policies that require or incentivize developers to reserve a certain percentage of new units to be affordable for families below 80% Area Median Income.
- 3.4. **Mitigation fund.** Provide funding for the construction and maintenance of affordable housing by leveraging federal dollars, utilizing bond packages to fund affordable housing (e.g., Columbus' 2022 [Issue 16](#)) and providing low-interest loans for upgrades and repairs.

Looking forward

Past progress demonstrates that strong leadership, bipartisan cooperation, sustained investment, coordinated advocacy and local collaboration can move Ohio toward better health and equity. Together, Ohioans can work to achieve measurable outcomes and make every community a safe and healthy place for babies and families to thrive.

To learn more

For more information and tools related to improving housing policy, see the following:

- **Regional Housing Strategy**, Mid-Ohio Regional Planning Commission
- **Rapid Re-Housing Toolkit**, National Alliance to End Homelessness
- **Medicaid Housing-Related Services and Partnerships**, Centers for Medicare and Medicaid Services
- **Medicaid's Role in Housing**, Medicaid and CHIP Payment and Access Commission
- **How to Seal Eviction Records: Guidance for Legislative Drafting**, Upturn, Inc.
- **Statewide Edition: Pay to Stay Technical Guidance**, Coalition on Homelessness and Housing in Ohio
- **Crafting a Strong and Effective Source of Income Discrimination Law**, Poverty and Race Research Action Council
- **Engaging Landlords: Risk Mitigation Funds Community Profiles**, U.S. Interagency Council on Homelessness
- **Tool: Inclusionary Zoning, The Housing Affordability Toolkit**, National Multifamily Housing Council

Notes

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3. Raj Chetty, Nathaniel Hendren, and Lawrence Katz, "The Effects of Exposure to Better Neighborhoods on Children: New Evidence from the Moving to Opportunity Project," *American Economic Review* 106, no. 4 (2016).
4. "Family and Social Support | County Health Rankings & Roadmaps," accessed January 19, 2024, <https://www.countyhealthrankings.org/explore-health-rankings/county-health-rankings-model/health-factors/social-economic-factors/family-and-social-support>; "Controllability of Stressful Events and Satisfaction With Spouse Support Behaviors," accessed January 26, 2024, <https://doi.org/10.1177/009365092019002002>.
5. Ohio Housing Finance Agency, "2024 Ohio Housing Needs Assessment," 2023, <https://ohiohome.org/hna-23/executivesummary.aspx>.
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