Housing as a Social Determinant of Health and the Housing Ecosystem in Texas

Office of Mental Health Coordination
Agenda

• The intersection of health and housing

• Housing as a health intervention

• Housing Ecosystem
  ▶ Overview of federally subsidized housing
  ▶ Accessing Housing Vouchers for Special Populations
Cycle of Institutionalization

People can cycle between the jail, community, and psychiatric hospital.

People with serious mental illness can struggle with housing insecurity, when they get into the community.
Intersection of Health and Housing
Housing Stability Continuum

**Acute Homelessness**
Most people experiencing homelessness fall into this group

**Chronic Homelessness**
- Longer periods of homelessness
- Lives with a disability

**Housing Stability**
Paying no more than 30% of their income toward rent

**Housing Insecurity**
Paying between 30-80% of their income toward rent
Impact of Housing Instability on Health

High rent burden can cause people to:

- Make difficult choices such as paying rent instead of paying for food, medicine, transportation, and other essentials.

- Experience higher levels of “toxic stress,” which can exacerbate mental health and physical health conditions.

- Live in neighborhoods with risks to safety and health.
Social Determinants of Health

Social determinants of health (SDOH) are the conditions in the environments where people are born, live, learn, work, play, and age that affect a wide range of health outcomes and risks.
SDOH Factors Impact Health Outcomes
Health Equity

• Substance Abuse Mental Health Services Administration defines health equity as “the right to access quality healthcare for all populations regardless of the individual’s race, ethnicity, gender, socioeconomic status, sexual orientation, or geographical location.”

• Ensures everyone has a fair opportunity to be as healthy as possible.

• Addresses social determinants of health, which includes stable housing.
Additional Barriers for People Leaving Prison/Jail

Criminal histories can create additional barriers with:

• Housing applications may be denied housing at the local level;
• May not qualify or can lose eligibility for federally funded housing;
• May struggle to secure and maintain employment, leading to reduced employment income; and
• Racial disparities: black individuals who spent time in prison were more likely to experience housing instability than white individuals who have spent time in prison.
Additional Challenges for Rural Texans

• Stigma around mental health and justice involvement are in rural communities.

• There can be significant disparities between rural and urban Texans in their access to health care and mental health care which is likely due to a scarcity in treatment resources.

• There is a higher proportion of people on fixed incomes in rural counties (e.g. seniors, people on Supplemental Security Income) and higher rates of poverty than in urban counties.
Housing as a Healthcare Intervention
Moving to Opportunity Study

• U.S. Housing and Urban Development (HUD) followed 4,600 families receiving a housing voucher.

• HUD compared families that remained in higher poverty areas with families that moved to low-poverty areas.

• Outcomes of families in low-poverty areas included:
  ▸ Lower rates of obesity and diabetes;
  ▸ Less likely to be victimized by crime;
  ▸ Less likely to experience an asthma attack; and
  ▸ Less likely to be injured.
Supportive Housing

Pairs affordable housing with health care services and case management:

• Affordable housing is usually a voucher or subsidy that covers the gap between the rent and what a tenant can pay.

• Case management often includes support in accessing employment and behavioral health services. The focus is on keeping the person housed and engaged with services.
Supportive Housing Evidence

- Shown to reduce health care costs for high-need, high-cost users of health care systems experiencing chronic homelessness or living in institutional care.

- When targeted to the right population, it keeps people out of hospitals, emergency rooms, and nursing homes.

- Managed Care Organizations are finding that investing in housing supports can reduce health care costs when people are stably housed.
Housing Programs are Underfunded

• Housing is not considered an entitlement.

• Three out of four families eligible for federal housing assistance do not receive it.

• States often target vulnerable groups to try and fill this gap with state funded programs (e.g. people experiencing homelessness or people with disabilities), but there is still a substantial gap in underfunding.
Housing Ecosystem

Community Housing

Supportive Housing
Small Group Homes

Assisted Living Facilities

Institutional Setting

Less Choice

Campus-Based Housing
Inpatient Step-Down

More Choice

Nursing Facility
Overview of Federally Subsidized Housing
Housing Ecosystem: For State Hospitals (SH)

- HCBS-AMH Group Homes/Hospital Transition Pilot
- Facilities (e.g., Assisted Living)
- Board and Care Homes/Recovery Housing
- Family and Friends
- Project Access, 811PRA, Non-Elderly Disabled Voucher, Housing Choice Voucher

Subsidized Housing
Housing Voucher Basics

• Housing vouchers are federal subsidies for rental assistance.
  ▸ Project-based v. tenant-based

• Eligibility and Prioritization
  ▸ There are often preferences for people with disabilities or coming out of institutions.

• Primary pathway will be through your community’s local public housing authority or the state public housing authority, Texas Department of Housing and Community Affairs.
Opportunities through Texas Department of Housing and Community Affairs (TDHCA)

• TDHCA utilizes the Project Access voucher program to assist people with disabilities in transitioning from institutions into the community by giving them access to affordable housing.

• Now coupled with the Mainstream Voucher application and Project Access pilot application.

• This is an opportunity for people leaving the state hospital with prior justice involvement to access affordable housing.
TDHCA Project Access and Mainstream Voucher Eligibility

• Project Access
  ▸ Permanent disability
  ▸ Exiting out of a state psychiatric hospital or nursing home; jail is not considered an institution

• Project Access Pilot
  ▸ Previous resident of a state psychiatric facility

• Mainstream Vouchers
  ▸ Transitioning out of institutions, at-risk of institutionalization, homeless, or at-risk of homelessness
  ▸ Referrals come from the Project Access waitlist
## Voucher Barriers

<table>
<thead>
<tr>
<th>Receiving vouchers</th>
<th>Using vouchers</th>
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<tbody>
<tr>
<td>• Lack of documentation</td>
<td>• Application fees and deposits</td>
</tr>
<tr>
<td>• Criminal history</td>
<td>• Tenant selection criteria</td>
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<tr>
<td>• Obtaining current proof of income</td>
<td>• Locating an apartment</td>
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<td>• Navigating the orientation process</td>
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</tbody>
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Untapped Potential: Bridging to Subsidies

Time Limited Rental Assistance

- Unhoused
- Transitional Housing
- Group Housing
- Family & Friends

- Project Access
- Mainstream Vouchers
- Non-Elderly Disabled Vouchers
- Housing Choice Vouchers
Challenges with Bridging to Subsidies

• Requires a higher level of skill in housing navigation and advocacy.

• Requires somewhat flexible rental assistance funds to ensure a seamless transition to the voucher program.

• There are limited options for this type of rental assistance (Tenant Based Rental Assistance and HHSC’s Supportive Housing Rental Assistance).
Questions?
Thank You

Helen Eisert, LCSW-S
Senior Housing Policy Advisor
helen.eisert@hhs.texas.gov
JCAFS Presentations

An Overview of the Intersection of Housing and Criminal Justice

October 20, 2021

Resources

Intersection of Housing and Criminal Justice


Housing Stability Continuum

3) Technical Assistance Collaborative (TAC), Priced Out: The Housing Crisis for People with Disabilities (December 2017). Retrieved from: Priced Out: The Housing Crisis for People with Disabilities (tacinc.org)

4) Center on Budget and Policy Priorities (CBPP): Housing | Center on Budget and Policy Priorities (cbpp.org)

Types of Housing


**General Resources**

1) Mental Health America (MHA): Housing | Mental Health America (mhanational.org)

   **Understanding the Housing Ecosystem**
   
   **January 26, 2022**

**Social Determinants of Health Data**


**Housing as a Health Intervention**


6) U.S. Dept of Health and Human Services, Healthy People 2020, Housing Instability, Retrieved from website:
**Rural Data**


8) Bowen National Research (2012), Texas Statewide Rural Housing Analysis, Retrieved from: [https://www.tdhca.state.tx.us/housing-center/docs/12-Rural-Farm-Analysis-Rural.pdf](https://www.tdhca.state.tx.us/housing-center/docs/12-Rural-Farm-Analysis-Rural.pdf)