

AFFORDABLE HOUSING: A PRIORITY FOR A HEALTHY POPULATION

The availability, affordability, and accessibility of housing directly impacts the health of all Skagit County residents. In recognition of this connection, the Skagit County Population Health Trust recognizes the Skagit Council of Governments' 2017 Skagit County Housing Action Plan as the community's guiding document for housing planning.

*Community-wide
Call to Action*



Introduction

A healthy population and a healthy economy require the availability of housing which families of all incomes can afford. Affordable housing and homelessness are critical issues impacting all residents of Skagit County including individuals, families, students, businesses and large employers. Affordable housing was identified as one of the “10 Priority Areas to Improve the Health & Wellness of Skagit County Residents” by the Population Health Trust (Trust) in its 2015 Needs Assessment.

During Skagit County’s Community Health Assessment process, residents identified “safe affordable housing” as their top priority amongst a range of social, economic, and health concerns. In fact, residents ranked access to affordable housing 20 percentage points higher than any other area of concern. The Population Health Trust understands that a lack of housing impacts all residents and is deeply connected to economic well-being, workforce development, social well-being and quality of life.

We see high societal costs of inadequate housing; including educational impacts, safety and security concerns, and exaggeration of inequities. In this document, the Trust calls out the links between housing and health and the sometimes neglected toll that lack of adequate housing plays in the health status of Skagit communities.

What is the Trust’s Role with Housing?

The Population Health Trust has a strategy for making improvements to the health priorities identified in the Community Health Assessment. For each priority area, the Trust conducts a detailed gaps analysis process which is followed by a strategic planning process. In the case of the housing priority, other coalitions, agencies, and government entities operating independently of the Trust were engaged in planning to stem the housing crisis. A thorough needs assessment called the Housing Inventory and Transportation Analysis was completed in 2017 by the Skagit Council of Governments (SCOG). SCOG then researched actions that could positively impact the challenges outlined in the needs assessment. This resulted in the 2017 Skagit County Housing Action Plan.

The Skagit County Population Health Trust has adopted this work and the Skagit Council of Governments’ 2017 Skagit County Housing Action Plan as a foundational Trust document. Additionally, the Trust has requested that the Skagit County Board of Health endorse the 2017 Housing Action Plan as a key component of health improvement for Skagit County.¹ This paper will outline the key indicators of distress in our housing market and illustrate the connection between housing and health.

The 2017 Skagit County Housing Action Plan should be seen as a community-wide call to action to expand the availability and accessibility of affordable homes for all Skagit County residents. For Skagit County to thrive, the community must come together and ensure that everyone has a safe, healthy, affordable place to call home.

Housing Trends in Skagit County

Key findings of the 2017 Housing Inventory and Transportation Analysis highlight the growing housing affordability and access challenges facing Skagit County residents:

¹ “Skagit County Housing Action Plan,” ECONorthwest, 20 December 2017, [http://www.scog.net/Housing/Skagit%20County%20Housing%20Action%20Plan%202017_1220%20\(004\).pdf](http://www.scog.net/Housing/Skagit%20County%20Housing%20Action%20Plan%202017_1220%20(004).pdf).

- Housing production in Skagit County since 2010 has been slower than any decade in the last 40 years.
- Economic recovery from the Great Recession has been uneven, with most household growth occurring at lower income levels.
- The County’s existing housing stock does not meet the needs of Skagit County residents. 18% of county housing stock is multi-family while 42%-60% of the county population has incomes that suggest the need for a multi-family solution.
- There are a growing number of households who cannot afford the lowest market-rate housing available in the County.
- The Skagit County apartment vacancy rate is less than 1%.

A tight rental market and declining incomes has resulted in a growing number of households who struggle to pay their rent each month and still have enough left for other basics like groceries, gas and childcare. Households that pay more than half of their income on housing are considered severely cost burdened. Today, 21% of renters in Skagit County spend over half their income on housing, up from 17% in 2006. At one point during the Recession (2014), 29% of Skagit County renters paid more than half of their income on rent.

Another indicator to measure the disparity between rents and incomes is the “housing wage gap.” A housing wage gap exists when the median household income differs from the income needed to afford the median rent in a given area. During the Great Recession, Skagit County median household income dipped below the income needed to afford median rent for six years, from 2009 to 2014. Today, the housing wage gap has decreased. Yet, households still report severe difficulty accessing and maintaining affordable housing.²

The Connection between Housing and Population Health

Research shows a strong relationship between access to affordable housing and positive health outcomes. Many national research organizations, including the [Robert Wood Johnson Foundation](#), the [Center for Housing Policy](#), and the [MacArthur Foundation](#), have summarized leading research on housing as a key social determinant of health.³ This research shows that affordable, healthy homes promote physical and psychological wellbeing. For example, households who spend less on housing are less likely to experience residential instability, which is associated with reduced mental and physical health outcomes.

According to the U.S. Department of Housing and Urban Development and the National Healthy Housing standard, a variety of housing issues can negatively impact health including overcrowding, inadequate plumbing, inadequate kitchen facilities, exposed wiring, pests, non-functioning heat, peeling paint, broken windows, and leaky roofs.

From the emergency room to the classroom, Trust members see the impacts the lack of affordable homes has on the Skagit County community every day. Trust members have identified a range of

² “Housing Wage Gap,” Skagit County Trends, www.skagitcountytrends.ewu.edu.

³ P Braveman, et al., “Housing and Health: An examination of the many ways in which housing can influence health and strategies to improve health through emphasis on healthier homes,” Robert Wood Johnson Foundation, 1 May 2011, <https://www.rwjf.org/en/library/research/2011/05/housing-and-health.html>; Rebecca, Cohen, “The Positive Impacts of Affordable Housing on Health: A research summary,” Center for Housing Policy and Enterprise Community Partners, 2007, <https://www.enterprisecommunity.org/download?fid=8265&nid=4141>; “How Housing Matters Research Briefs: Housing, how housing matters,” MacArthur Foundation, 24 April 2014, <https://www.macfound.org/press/article/how-housing-matters-research-briefs/>.

personal and community health consequences resulting from homelessness and a lack of affordable housing:

1 Poor Nutrition and Increased Risk of Chronic Disease

Diane Smith of WSU Extension explains, “When affordable housing is not available, families do not have the ability to prepare meals in a safe environment and the family’s nutritional intake is compromised.” Diane noted that when “more meals are consumed outside the home; it results in higher costs for families and poorer nutrition quality of the meals.” As a diabetes counselor, Randy Elde also sees these challenges firsthand, “So much of the health counseling by my sector includes encouraging healthy eating and getting adequate physical exercise. These two factors are paramount to good health but very much takes a back seat if adequate housing is unavailable.”

Research supports this link between healthy eating and access to affordable housing. In fact, children in low-income households that do not receive housing assistance are more likely to suffer from iron deficiencies, malnutrition, and underdevelopment than children in similar households that do receive assistance.⁴

2 Lengthy Hospitalizations

Chris Johnston, Chief Medical Officer at Peace Health United General Medical Center, shared a recent patient experience which exemplifies the challenges with housing. According to Chris, “The patient required oxygen support and had been living in car which had been repossessed. The patient also had mental health issues which further complicated the discharge. This patient would have normally had a 2-3 day stay in the hospital. This patient was in inpatient for 58 days before finding a safe discharge.”

People experiencing homelessness, especially those with behavioral health disorders, experience frequent inpatient hospitalization and emergency department use. Researchers have concluded that “expanded health care coverage without concomitant improvements in housing accessibility could increase health care utilization but have relatively little impact on the health and well-being of individuals experiencing homelessness.”⁵

3 Limited Access to Care & Reduced Life Expectancy

Individuals experiencing homelessness have an increased risk of illness, injury, violence, trauma and health complications, according to Colleen Pacheco from Sea Mar Health Centers. Any health condition (i.e., diabetes, high blood pressure, asthma) may worsen because the individual has no safe place to store medications or syringes. Injuries that result from violence or accidents may not heal properly because it is difficult to bathe, keep bandages clean and get proper rest.

Some members of the community who need medical procedures are not able to get them done if they don’t have a place to recover. At Sea Mar, at least two

⁴ Cohen, “The Positive Impacts of Affordable Housing on Health,” 2.

⁵ Wen-Chieh Lin, et. al., “Frequent Emergency Department Visits and Hospitalizations Among Homeless People with Medicaid: Implications for Medicaid Expansion,” *Am J Public Health*, 2015 November; 105 (Suppl 5): S716-S722.

clients experiencing homelessness recently needed to start chemotherapy but were delayed because they needed a dry, warm place to stay. Colleen said, “My homeless case managers in every county reach out to donors, charities, hospitals, etc. to try to find emergency housing or hotels for clients so they can get these procedures.”

According to the National Health Care for the Homeless Council, the average life expectancy of someone who is chronically homeless is as low as 41 years of age.⁶

4 Compromised Behavioral health

For people who have mental health and/or substance use disorders, the lack of affordable housing is detrimental to health and recovery. According to Margaret Rojas of North Sound Behavioral Health Organization, people who need to take medications and attend behavioral health treatment do not have the foundation to start improving their health without a stable place to live. They often have co-occurring complex issues that include physical, psychiatric, substance use, and social problems that require stability as the precursor to treatment and recovery.

This problem is especially acute for children. Studies show that children experiencing homelessness are more likely to have mental health problems, developmental delays and depression than children who are stably housed.⁷

5 Toxins Exposure and Infectious Disease

A lack of affordable housing leads people to settle for substandard, inadequate, and poorly maintained housing which may have mold, insects, rodent infestations, lead paint, and structural deficiencies. This leads to health concerns including chronic diseases and psychological stress. Joanne Lynn of Skagit County Public Health explains, “We receive many calls from clients seeking help with landlord/tenant disputes resulting from reluctance or inability to repair faulty conditions.”

Research supports the connections between substandard housing, overcrowding, increased stress, and an increased disease burden.⁸ For example, approximately 21% to 40% of asthma cases are attributable to conditions within the home.⁹ Communities can target the preservation and maintenance of existing housing, as well as improving mechanisms for tenants to report healthy housing concerns, as a strategy for reducing interior health hazards. Additionally, expanding the supply of affordable homes will reduce overcrowding and the stress associated with substandard living conditions.

6 Risk of Physical Safety

Those who experience domestic violence or come from households where they are not safe are often forced to abandon their home to seek safety. These traumatized people and their children are tasked with trying to find a place to live where

⁶ “Homelessness & Health: What’s the Connection,” National Health Care for the Homeless Council, June 2011.

⁷ Cohen, “The Positive Impacts of Affordable Housing on Health,” 2.

⁸ Cohen, “The Positive Impacts of Affordable Housing on Health,” 3-5.

⁹ Lanphear BP, Aligne CA, Auinger P, et al. “Residential Exposures Associated with Asthma in U.S. Children.” *Pediatrics*, 107(3): 505- 11, 2001; Lanphear BP, Kahn RS, Berger O, et al. “Contribution of Residential Exposures to Asthma in U.S. Children and Adolescents.” *Pediatrics*, 107(6): E98, 2001; Mudarri, D., & Fisk, W. J. (2007). Public health and economic impact of dampness and mold. *Indoor air*, 17(3), 226-235

affordable housing does not exist. This leads to worsening health outcomes and could result in exposure to more violence. Don McDermott, Skagit County Undersheriff, noted that people experiencing domestic violence who have limited housing options are often forced to stay with their abuser.

The National Housing Conference explains that “domestic violence can also impair a woman’s ability to obtain alternative housing by limiting their access to financial resources and causing erratic employment histories and poor landlord references related to disturbances and property damage.”¹⁰

Through these stories, it becomes clear that there are cascading community impacts that result from a lack of affordable and available housing. Access to safe housing is critical for improving community health and wellbeing, and also, for reducing the healthcare costs associated with treating the symptoms someone experiences as a result of having poor or no housing.

There are solutions. For example, the provision of supportive housing for people with compromised physical or behavioral health can substantially improve health while saving the healthcare system significant money. A cost study of supportive housing found reduced annual healthcare costs from \$3,423 to \$13,392 per person.¹¹

Skagit County Housing Action Plan

The purpose of the Housing Action Plan is to establish a five-to seven-year road map for addressing low- and moderate-income housing needs across Skagit County. The plan consists of a set of five broader strategies and associated actions to support the overall pipeline of market-rate and subsidized housing development, including changes to development regulations and financial support for subsidized affordable housing development of all types.

Strategy 1 – Facilitate Development of Market-rate and Subsidized Housing

Strategy 2 – Build Local Organizational Capacity to Develop Subsidized Affordable Housing

Strategy 3 – Address Funding Needs to Support Subsidized Affordable Rental Housing Development and Operation

Strategy 4 – Support Housing Rehabilitation and Preservation

Strategy 5 – Continue to Support Affordable Homeownership Development

As the members of the Population Health Trust have shared, the connections between housing and health are myriad. Each of the strategies identified in the Skagit County Housing Action Plan has the potential to improve the health of Skagit County residents.

Implementing the Housing Action Plan will increase the supply of housing county-wide. Given relatively steady levels of population growth, an increased housing supply will increase Skagit County’s vacancy

¹⁰ Cohen, “The Positive Impacts of Affordable Housing on Health,” 6.

¹¹ “Is Supportive Housing Cost Effective?” Corporation for Supportive Housing, <http://www.csh.org/wp-content/uploads/2011/11/Cost-Effectiveness-FAQ.pdf>.

rate, making it easier for households to find and compete for housing. Many households with the greatest health challenges face discrimination and other barriers when trying to rent in the private market. They may be discriminated against for a behavioral health disorder or other disability. In many situations, a long-lasting cycle of medical bills and low income has led to past evictions that show up on a tenant screening report and raise red flags for landlords. When the vacancy rate is higher, there is less competition, and it is more likely these households will be able to rent an apartment or house. Therefore, an increase in multi-family housing stock contributes to an overall healthier housing mix.

Yet, even with a plethora of market-rate housing supply, there will still be many households which are unable to afford their housing. That is why the Housing Action Plan recommends that the community facilitate the development of subsidized housing, in addition to market-rate housing. Substantially increasing access to affordable housing will reduce the number of households in Skagit County paying more than they can afford in rent and reduce the number of homeless households. More residents of our community, in turn, would be able to afford their housing and still have enough left over to afford other health essentials like preventative care, chronic disease management, and nutritious food. Additionally, these affordable homes would provide a platform for recovery and wellbeing, whether it is a place to cook healthy food, store medication, or recover after a hospitalization.

The housing rehabilitation and preservation strategies identified in the Housing Action Plan are essential for improving the indoor living environment of those households most at risk of poor health in Skagit County. Rundown and dilapidated housing is often cheaper than new housing, which leads it to be disproportionately occupied by lower income households. These households often do not have another place to go when health or safety concerns appear in their dwelling. Complaints to landlords are not made out of fear of retaliation. Low-income owners may not have the resources to fix up their dwellings. Hazards go unaddressed and residents suffer poor health—such as asthma, injury, or exposure to toxins. By funding and implementing housing rehabilitation and repair programs, as identified in the Housing Action Plan, the community can improve the environmental conditions that often lead to poor health.

Implementing the Skagit County Housing Action Plan will require substantial political will and commitment of local resources. However, the community will reap substantial payoff in improvements to population health.

Conclusion

The Population Health Trust has established the Skagit County Trends website to regularly review key health indicators, including those associated with housing. The public can also review housing indicators at www.skagitcountytrends.ewu.edu.

The Trust will partner with the Skagit Council of Governments (SCOG) to monitor the 2017 Housing Action Plan as SCOG and other key agencies implement the strategies and actions outlined. Many of the actions outlined in the Housing Action Plan will be spearheaded by government agencies and nonprofit organizations. However, there is plenty individual citizens can do to support this effort! Please contribute to making Skagit County a better place to live by:

- Supporting affordable housing in your neighborhood
- Providing stories to your local and state lawmakers about the impact of affordable housing on your life
- Talking to your friends and neighbors

- Participating in civic processes
- Supporting nonprofits working on housing and homelessness issues
- Volunteering with these types of agencies

*“The ache for homes lives in all of us,
the safe place where we can go as we are and not be questioned”*

Maya Angelou

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