

# Priority: Housing Stability and Affordability

**Goal:** Foster reliable and equitable access to safe, affordable, and secure housing options.

## **What is Housing Stability and Affordability and Why is it Important?**

Housing insecurity is defined as unstable housing conditions due to factors such as affordability, safety, or reliable occupancy. These conditions can arise from environmental issues like lead piping or asbestos-containing materials in the home, career and life changes, and unstable housing due to overcrowding or risk of eviction. The risks of unstable housing can interfere with an individual's ability to choose appropriate health care and other basic needs because they need to prioritize housing costs. Addressing housing security and affordability in NYS is essential to decreasing homelessness, decreasing physically inadequate housing, and decreasing illness and injury caused by unsafe living spaces and the inability to afford proper medical treatment.

According to the United Way's United for ALICE (Asset Limited, Income Constrained, Employed) Research Center in 2022, 15% of the households in NYS earned an income below the Federal Poverty Level (FPL).<sup>122</sup> The ALICE threshold is defined as "earning more than the FPL, but not enough to afford the basics where they live," and 31% of NYS households were considered ALICE. Considering the cost of housing has risen 50% - 80% since 2015,<sup>123</sup> and out of 3 million people, these increased housing costs require more than 30% of their household income,<sup>124</sup> this poses a significant housing burden on residents.






Low-income families, racial and ethnic minorities, and other vulnerable populations such as older adults, often experience a disproportionate housing burden. According to the Healthcare Value Hub, Black and Hispanic populations who live in low-income areas are also more likely to experience higher levels of stress and illness than Caucasian populations,<sup>125</sup> which indicates that social disparities continue to deepen health inequities. By focusing on public health interventions that address unmet housing needs, NYS can improve health outcomes for the populations most in need.










**SMART(IE) Objective:**

**4.0 Increase the number of people living in HUD-subsidized housing from 987,957 to 1,092,000.**






**4.1 Increase the percentage of adults, with an annual income of less than \$25,000, who were able to pay their mortgage, rent, or utility bills in the past 12 months from 85.1% to 89.4%.**

Desired Outcome	Indicator	Data Source	Population	Baseline	Target
Increase the proportion of people who receive housing assistance.	Number of people living in HUD-subsidized housing in the past 12 months.	U.S. Department of Housing and Urban Development (HUD)	All low-income households	987,957 (2023)	1,092,000 (2030)
	Subpopulation Indicator	Data Source	Subpopulation of Focus	Baseline	Target
	Percentage of adults who were able to pay their mortgage, rent, or utility bills in the past 12 months, aged 18 years and older.	BRFSS	Adults with an annual total income of less than \$25,000	85.1% (2022)	89.4% (2030)

Interventions	Population of Focus	Age Range	Intermediate Measures
 <p><b>Featured Intervention:</b> Provide standardized screening for unmet Housing Security and Affordability needs to improve overall access.<sup>40,92,126</sup></p> 	Medicaid members	All ages	Number of households and individuals screened, number of successful referrals made
 <p><b>Featured Intervention:</b> Refer housing insecure individuals to state, local, and federal benefit programs and community-based health-related social needs providers to address unmet needs (e.g., Temporary Assistance for Needy Families (TANF), Home Energy Assistance Program (HEAP), Medical Respite programs, Home Modification services, etc.).<sup>92</sup></p> 	Medicaid members	All ages	Number of households and individuals screened, number of successful referrals made
 <p>Improve access to housing discrimination complaint forms by promoting the online</p>	Adults in underserved populations	Ages 18+	Participation rate among community businesses and health care organizations, number of website visits

Interventions	Population of Focus	Age Range	Intermediate Measures
<p>platform using quick-response (QR) codes in physical documentation and increasing the community businesses and medical facilities that keep the physical forms onsite.<sup>127,128</sup></p> 	<p>(Black, Indigenous, and People of Color (BIPOC), Low-income, disabled)</p>		<p>from QR codes, utilization rate of complaint forms</p>
 <p>Distribute "Healthy Home Kits" and provide education on the items contained in them. Examples include:</p> <ul style="list-style-type: none"> <li>• Radon detectors</li> <li>• Mold test kits</li> <li>• Carbon monoxide detectors</li> <li>• Nontoxic cleaning supplies</li> <li>• Guidance materials on reducing indoor pollutants, private well water contaminants, and state programs that assist with environmental testing<sup>129-131</sup></li> </ul> 	<p>Adults in underserved populations (BIPOC, Low-income, disabled)</p>	<p>Ages 18+</p>	<p>Number of kits distributed, number of test results submitted, number of follow-up communications, number of referrals made to further testing and remediation services</p>
 <p>Promote and provide incentives to increase the mandatory testing for contaminants in rental properties before leasing.<sup>131-133</sup></p> 	<p>Everyone</p>	<p>All ages</p>	<p>Number of tests performed, number/amount of incentives distributed</p>
 <p>Improve knowledge of and access to community land trusts in rural populations that decrease mortgage payments and cost burdens to low- and middle-income families.<sup>134,135</sup></p> 	<p>Adults in rural, low-income neighborhoods</p>	<p>Ages 18+</p>	<p>Number of families and individuals from focus population served, value of cost burdens alleviated</p>
 <p>Support the rehabilitation and preservation of United States Department of Agriculture (USDA) Section 515 properties across the state.<sup>136,137</sup></p> 	<p>Underserved populations (BIPOC, Low-income, disabled)</p>	<p>All ages</p>	<p>Number of applications submitted, number of applications approved, number of habitable housing units made available, number of people housed</p>

Interventions	Population of Focus	Age Range	Intermediate Measures
 <p>Enhance and grow existing New York State initiatives like the Empire State Poverty Reduction Initiative to improve access to the amount of home rehabilitation loans for low-income families to help ease the burden of home repairs that go beyond just lead rehabilitation.<sup>131</sup></p> 	Low-income families	All ages	Number of applications submitted, number of applications approved, number of homes rehabilitated, value of cost burden alleviated
 <p>Conduct a community assessment regarding awareness of programs available that assist with rental and home rehabilitation costs (and provide navigation supports).<sup>138,139</sup></p> 	Everyone	All ages	Track data collected and collection methods for assessments, periodic measures re: utilization rates of available programs
 <p>Advance fair and equitable emergency/disaster recovery efforts by providing improved access to the National Low Income Housing Coalition (NLIHC)'s Disaster Housing Recovery Coalition and its resources and adding more NYS representation within the Coalition.<sup>139</sup></p> 	Low-income families	All ages	Number of communities and/or local organizations participating in Coalition, number of households and individuals represented in Coalition
 <p>Identify funding for community providers to decrease staffing shortages to improve the quality of services offered and decrease housing waitlists.<sup>77, 140-142</sup></p> 	Everyone	All ages	Amount of funding procured, staffing rate trends, housing waitlist length trends
 <p>Improve potable drinking water systems by continuing to upgrade the physical structures, facilities, and networks to meet Safe Drinking Water Act regulations.<sup>143</sup></p> 	Everyone	All ages	Proportion of local structures, facilities, and networks that meet regulations, number of structures upgraded

Interventions	Population of Focus	Age Range	Intermediate Measures
 <p>Increase collaboration with local health departments (LHDs) to provide resources and education materials that increase the amount of compliant commercial cooling towers in areas with priority and vulnerable populations. LHDs are already responsible for managing the cooling tower program within their counties, though they have limited funding.<sup>144</sup></p>  	All communities	All ages	Number of cooling towers available to priorities and populations, number of new cooling towers installed
 <p>Collaborate with new and current partners to increase access to safe and affordable housing. These partnerships would:</p> <ul style="list-style-type: none"> <li>• Provide access to funding that helps rural, low-income families improve their water quality through purchasing filtration systems</li> <li>• Bring awareness to veterans about the NYS housing grants that exist for emergency rent, mortgage payments, and back taxes</li> <li>• Establish a connection with the Division of Housing and Community Renewal</li> <li>• Provide access to legal services in hospitals if patients are facing eviction or landlords</li> <li>• Improve access to housing security and affordability services<sup>14, 127, 128</sup></li> </ul> 	Everyone	All ages	Amount of funding procured, participation rate among hospitals and other organizations in providing access to housing support services, number of people referred to needed services, utilization rate of affordable housing services (can track data separately for utilization of NYS housing grants for veterans, legal services, remediation services, housing security assistance services, etc.)

## Lead Partner Agencies and Organizations

### [U.S. Environmental Protection Agency \(EPA\)](#)

Renovation, Repair, and Painting Rule (RRP)  
Lead-Based Paint Activities (Abatement) programs  
EPA Environmental Justice Thriving Grantmaking Program  
National Healthy Housing Standard

### [NYS Office of the Attorney General](#)

#### [NYS Division of Human Rights](#)

#### [NYS Department of Veterans' Services](#)

### [NYS Office of Temporary and Disability Assistance](#)

Emergency Rental Assistance Program  
Landlord Rental Assistance Program  
Housing and Support Services

### [NYS Housing Authority](#)

Section 8

### [NYS Department of Environmental Conservation](#)

### [NYS Homes and Community Renewal](#)

NYC Housing Authority  
Local Departments of Social Services  
Fair Housing Justice Center  
Housing Opportunities Made Equal  
Housing Justice for All  
Housing Conference  
Coalition for the Homeless  
NYS Tenants and Neighbors  
Association for Neighborhood and Housing Development  
NY Rural Area Water Association  
Cornell Cooperative Extension  
New York State CLT Network  
New Economy Project  
Enterprise Community Partners  
Urban Homesteading Assistance Board (UHAB)  
Community Development Block Grants

## Implementation Resources

[DSRIP 1115 Waiver Concept Paper](#)

[U.S. Department of Housing and Urban Development \(HUD\) Fair Housing and Equal Opportunity](#)

[HUD - Housing Discrimination Under the Fair Housing Act](#)

[HUD Language Access Plan](#)

[Centers for Medicare & Medicaid Services \(CMS\) Accountable Health Communities Social Care Needs Screening Tool](#)

[American Lung Association Radon Action Plan](#)

[Urban Institute - Leveraging the Built Environment for Health Equity](#)

[County Health Rankings and Roadmaps - Healthy Home Environment Assessments](#)

[County Health Rankings and Roadmaps - Community Land Trusts](#)

[National Center for Healthy Housing - National Healthy Housing Standard](#)

[Regional Plan Association - Rural New Yorkers at Risk](#)

[National Association of Realtors - The Importance of Community Engagement in Zoning Reform](#)

[Robert Wood Johnson Foundation - How Home Affects Health](#)

[National Low Income Housing Coalition - The Solution](#)

[NYS OTDA - Emergency Rental Assistance Program \(ERAP\)](#)

[The Legal Aid Society - Housing, Foreclosure & Homelessness](#)

[NYS Homes and Community Renewal - Division of Housing and Community Renewal](#)

University of Notre Dame Lab for Economic Opportunities - Lessons Learned: HUD-VASH

Homelessness Research Institute - Working in Homeless Services: A Survey in the Field

Healthy People 2030 - Safe Drinking Water Information System (SDWIS)

World Health Organization (WHO) - Drinking Water

NYS Homes and Community Renewal - Residential Emergency Services to Offer (Home) Repairs to the Elderly (RESTORE) Program

NYS Homes and Community Renewal - Access to Home Program

AARP Livability Index

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