

Affordable Homeownership Promotes Healthy Lives

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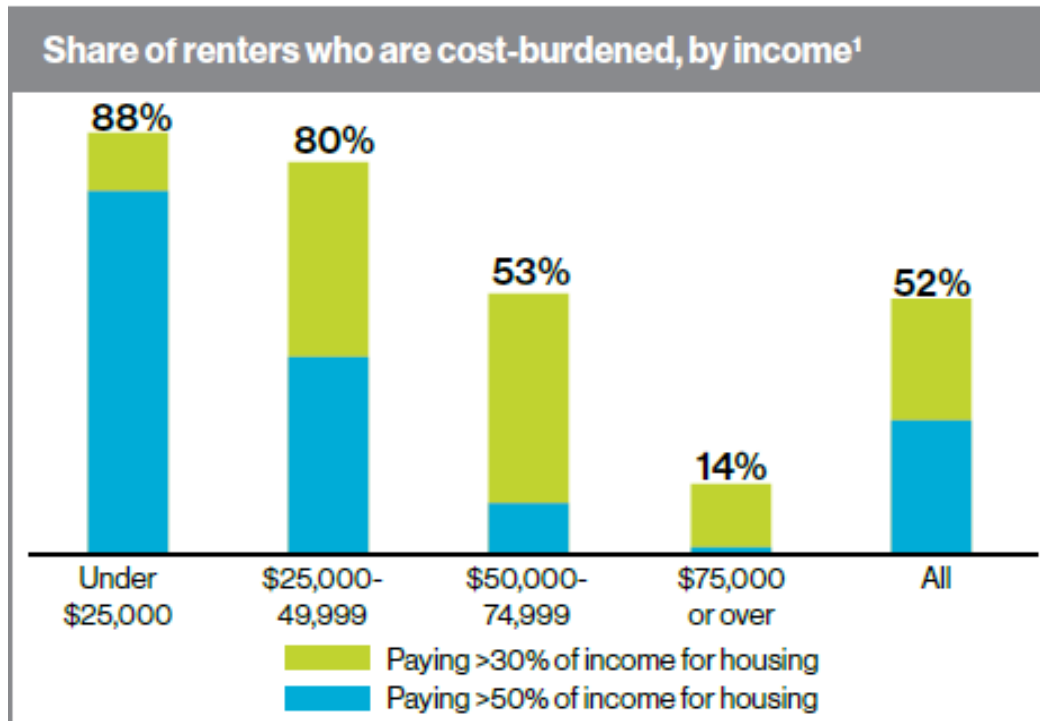
How Housing Impacts Health

- Social determinants of health encompass **how people are born, grow, live, work and age**
- Poor housing conditions and the **lack of affordable housing** are directly associated with negative health outcomes
- **Physical environment including stable, affordable housing** is recognized by CDC, health organizations and researchers as critical for improving health and reducing health disparities
- **Lower income and communities of color** tend to reside in places with more health risks — greater exposure to health hazards within the home and the community:
 - lead, mold and toxic pollutants
 - housing cost burdens that encourage housing instability, which can jeopardize the ability to meet their basic needs.

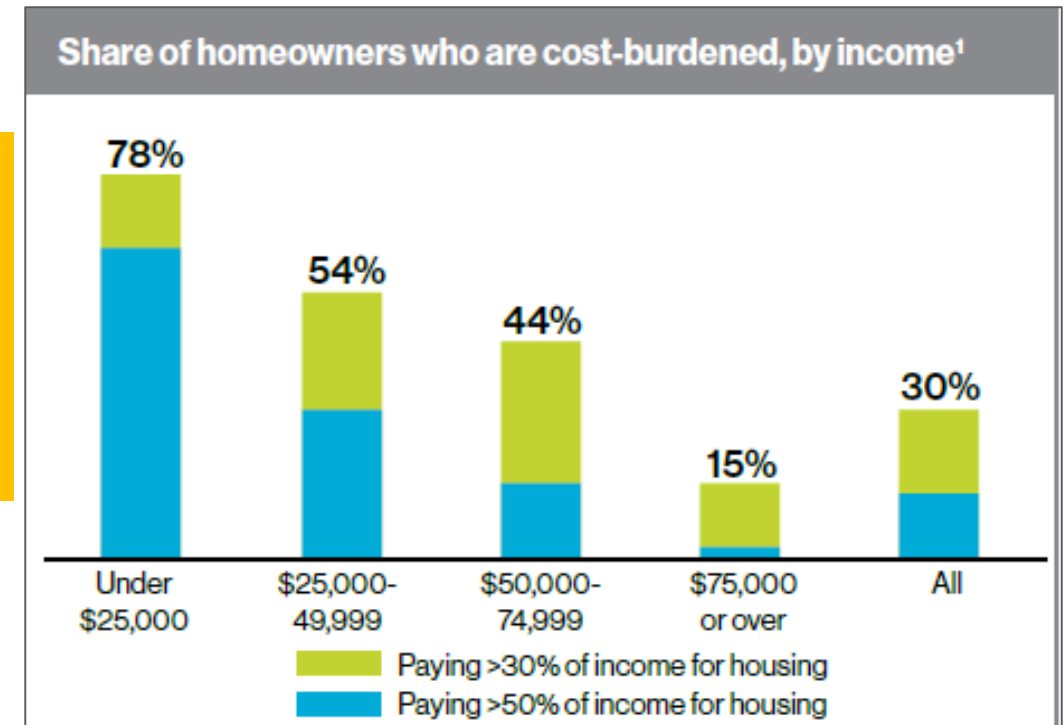


Housing Affordability and Health Outcomes

- Housing cost burdened — more than 30% of income on housing —sacrifice food and health care purchases.
- Severely cost-burdened – more than 50% of income on housing — devote 57% less of their total expenditures to health care than non-cost-burdened households at similar income levels.
- Substandard housing conditions contribute to adverse respiratory outcomes and lead poisoning and increase the risk of injury, especially among children and older adults.
- Approximately 21% of childhood asthma cases are due to exposure to indoor moisture and mold in homes, and children of households with low incomes suffer from asthma at twice the rate of households with high incomes.
- Homeowners with low incomes tend to own older homes in poorer conditions in communities with more environmental pollutants and lack access to healthy foods



**Ownership
Helps
Relieve
Housing
Cost
Burden**



Healthy Housing = Healthy Households



Stable and
affordable housing



Housing free of
physical hazards



Neighborhoods that
have access to
health-promoting
amenities

Black and Hispanic/Latino families are twice as likely to live in substandard housing as white families.



Racial barriers

Black and Hispanic/Latino populations with low incomes tend to live in neighborhoods with limited access to health-promoting resources, including food.

**Improved
health
outcomes**

**Decreased
health
care costs**

Health-Promoting Housing Factors

1. Affordability & Stability
2. Home Safety
3. Community Location

The U.S. Centers for Disease Control and Prevention identified housing as an important **social determinant of health**. **Improving housing quality** improves general health status, respiratory health and mental health and reduces the risk of injury.

18%

Fewer emergency room visits

20%

More primary
care visits

\$580

Decrease in Medicaid
expenditures

Place Based Barriers to Improving Racial Disparities in Health

- Black and Hispanic/Latino populations are twice as likely to live in substandard housing than white populations.
- Black households with low incomes live in more environmentally hazardous neighborhoods with up to 3.3 times the average toxic concentration levels of the average all-white neighborhood.
- Access to supermarkets increases the consumption of fruit and vegetables by 32% for Black households, as compared with 11% among white households.
- Black neighborhoods have only one-third to one-half the number of supermarkets of white neighborhoods of comparable socioeconomic status, but two to four times more fast food restaurants and convenience stores, which stock less healthy foods.



How Habitat Responds:

- Building and preserving affordable owner-occupied homes
- Increasing equitable access to affordable ownership and addressing housing disparities
- Habitat California:
 - Homeownership new and owner-occupied repair
 - 80% BIPOC
 - Affordable up to 80% AMI
 - Rural and Urban
 - Multi-family, single family
 - Veterans, older adults, families
- **CalHome** to support new construction and rehabilitation of affordable homes



How Habitat Responds:

- Habitat's repair programs offer longtime homeowners the opportunity to affordably address acute housing maintenance problems and improve the quality of their homes.



Meet Ivy

Senior on a Fixed-Income, Cancer-Survivor

- Low-income, single woman, older adult on a fixed-income
- In need of critical repairs including a new roof and air conditioner
- Home repaired through Habitat for Humanity



"It's been a hard year," said Ivy. "My niece, that I helped raise died of COVID and all this while going through cancer. If that air conditioner would've failed during that, I would've had a nervous breakdown. I could never afford to do these repairs by myself, and I didn't know what I was going to do. I was balled up in a chair from chemo and every repair you did, it felt like you were taking 1,000 pounds off me. The repairs helped me fight Cancer, they helped me survive."

Health (physical and mental health) benefits, prevented future displacement

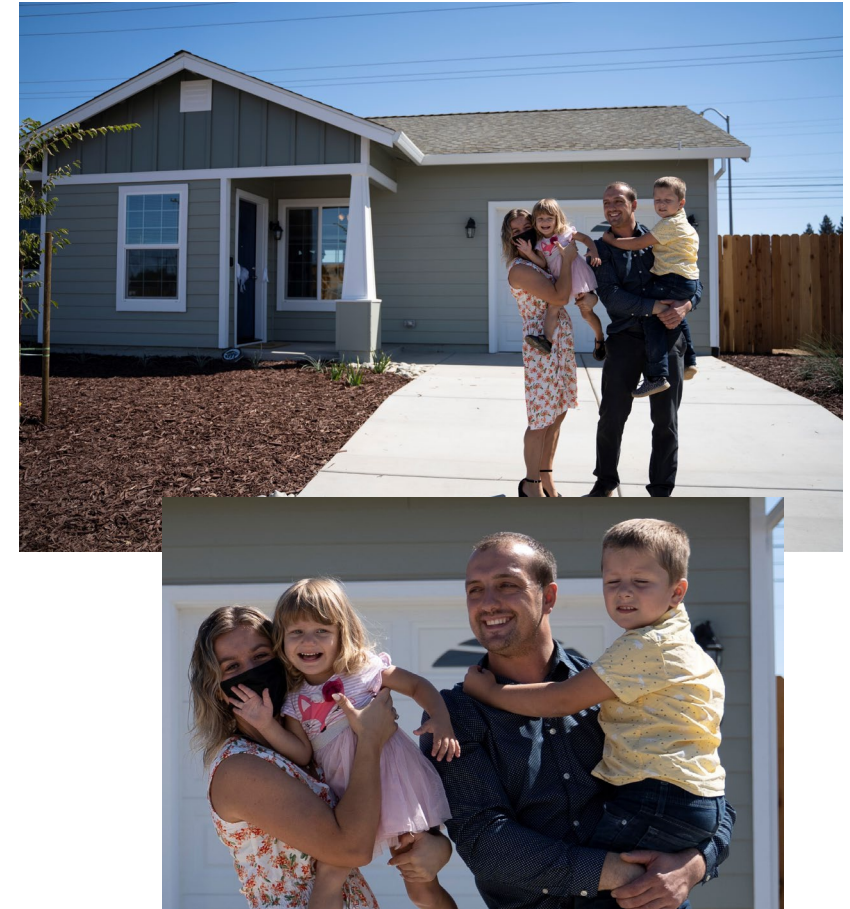
Meet the Losich family

Homeowner Family

- Low-income, working family from Ukraine (daughter Emily is 3, son Justin is 5)
- Inna cleans houses during the day and Oleg works production at a manufacturing company
- For years they lived in an overcrowded, unhealthy and moldy apartment that is hazardous to their children's health because it's all they could afford. Inna and Oleg worked together to put in 500 hours of sweat equity building their future Habitat home and community
- Purchased their Habitat home in the summer of 2021 with a 30-year, 0% interest equivalent mortgage.

“Now that we are in our Habitat home, it feels like we can breathe freely for the first time.” - Inna

Habitat home provided physical and mental health benefits (the son is no longer having respiratory issues from the moldy apartment) and provides equity-building opportunities through affordable homeownership, safe/decent housing.



How Habitat California Homeowners Respond:

Since buying their home Habitat homeowners say that they...	
Have more space for their family	89%
Are able to live in the region long-term	84%
Reduced their housing costs	84%
Increased money available for food, health, or educational expenses	80%
Can provide better educational opportunities for their children	70%

How Habitat California Homeowners Respond:

Using gardening in my own back space for therapy due to PTSD from the war in my country -
Greater Fresno Homeowner

My children's behavior improved, due to the fact that we were all crowded where we were living in the past before owning a Habitat House. My son has ADHD and it has been very beneficial for him, just having space to calm down and cool off.
– *Orange County Homeowner*

The feeling of security! We once lived in a room and a half between the 6 of us. To be able to have my children play outside, have their own room, and live in a community that has been supportive is dream come true. My house has become a home to those that visit. – *San Diego Homeowner*

My daughter no longer has Asthma flares. She was having a lot of episodes while we lived in our previous home because there was mold. – *East Bay Silicon Valley Homeowner*

County of Sacramento

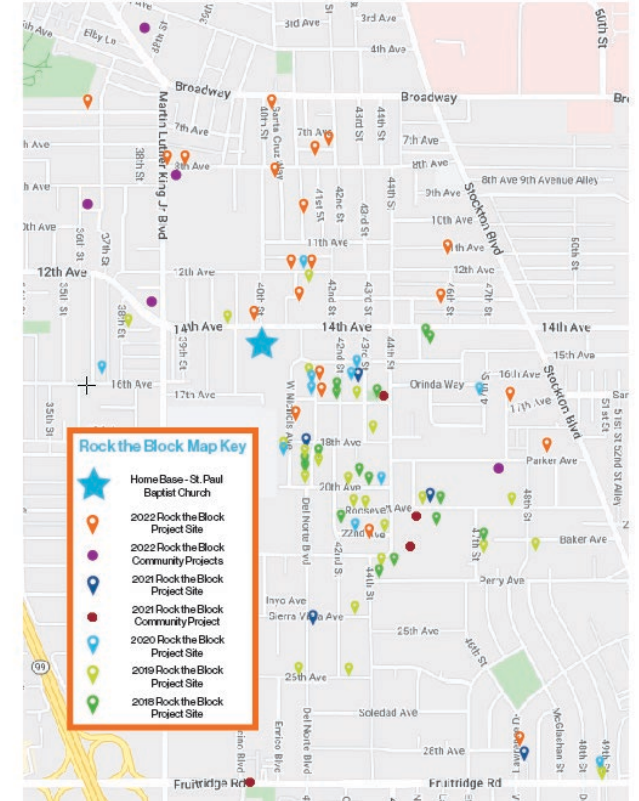
Cornerstone Community

- Collaborative Partners
 - Former Redevelopment Agency (SHRA)
 - Affordable Multi-family Developer, Mutual Housing of California
 - Habitat for Humanity of Greater Sacramento
- Land owned by SHRA, lot zoned for rental and ownership Habitat and Mutual applied in partnership!
- Community will become home to over 400 individuals
- 18 single family Habitat homes, 108 multi-family units by Mutual Housing
- First of its kind development in our community -shows affordable housing across a spectrum
- Leveraged the strengths and experience of the two developers
- Project has catalyzed more than \$1.5M in funding from the County of Sacramento – our affiliate had never received funding from our County in the past



County of Sacramento Neighborhood Revitalization and Home Repairs

- Rock the Block – Oak Park (Sacramento)
 - Annual 2-day event with 500 community volunteers and residents.
 - Partnering with Sacramento Housing Redevelopment Agency – Sacramento Promise Zone Financial Institution Collaborative and others
 - Over 200 home repairs for lower-income homeowners by 2025.





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Promotes Healthy Lives

Thank you