

Addressing housing affordability

Kaiser Permanente is supporting efforts to reduce homelessness improve housing stability, and improve health outcomes for individuals experiencing homelessness. We do this by connecting patients experiencing homelessness to resources, strengthening community organizations that prevent homelessness and supporting local system change through policy and community convenings.



Affordable housing investments

Since 2018, Kaiser Permanente established its Thriving Communities Fund (TCF) impact investing program with a goal of preserving or producing 16,000 units by 2025. TCF has \$400 million capital allocation.

The fund's objective is to proactively invest in social determinants of health in Kaiser Permanente communities, with a focus on affordable housing. The portfolio includes 8 active investments.

These include commitments of KP communities of: \$260 million to affordable and supportive housing production and preservation. Additionally, \$3.2 billion in affordable housing was developed leveraging TCF investments across KP markets.

TCF is managed by National Community Health and Kaiser Permanente Treasury. To date, our investments have preserved or developed 14,006 units of affordable and supportive housing across Kaiser Permanente markets.

Homelessness response system

Kaiser Permanente is partnering with many national and local nonprofits to support affordable housing and end homelessness.

- Kaiser Permanente partners with the national nonprofit Community Solutions on the **Built for Zero** Initiative to accelerate the end of veteran and chronic homelessness while strengthening the bridge between health care and homeless response systems. Since the launch of our core partnership, the number of Kaiser Permanente communities participating in Built for Zero has grown from 15 to 37 communities. The initiative uses tools and technologies to help local leaders better understand local homelessness and collaborate on community-driven solutions.
- Individuals experiencing homelessness often have complex medical needs, making them some of the most vulnerable and costly patients. Even after they no longer require hospital-level care, many are too ill or frail to recover on the streets or in a shelter, leading to prolonged hospital stays. **Medical Respite**, also known as recuperative care, fills a crucial gap in the continuum of care by providing acute and post-acute care, allowing patients the opportunity to rest, recover, and heal in a safe environment while accessing medical care and other supportive services. Kaiser Permanente is supporting organizations offering medical respite care, for those with the greatest needs.

- As housing costs soar across the country and in our communities, more people are becoming housing insecure and are at risk of eviction. The threat of eviction negatively impacts health and often leads to homelessness. Prevention strategies, like Kaiser Permanente's **Medical-Legal Partnerships**, can help people avoid these negative outcomes. Access to legal aid, particularly through skilled legal aid attorneys, can be a lifeline for individuals or families facing eviction or other health-harming legal needs by addressing legal issues before they escalate into crises.

Public policy

Kaiser Permanente is addressing affordable housing through public policy.

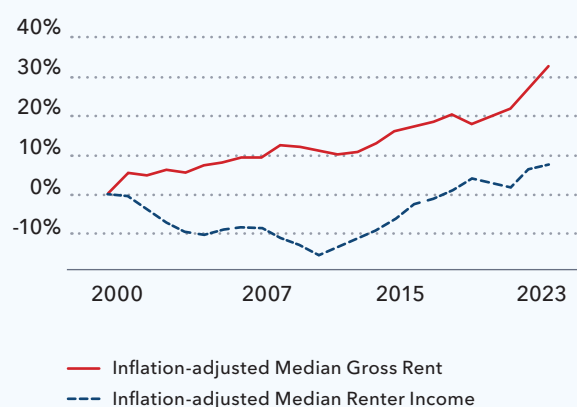
- As a founding member of the Healthcare Anchor Network, Kaiser Permanente has joined with other health system leaders to highlight the need for expanded federal support for affordable housing.
- As a member of Mayors and CEOs for U.S. Housing Investment – a project of the National League of Cities – Kaiser Permanente is promoting federal affordable housing reforms and opposing cuts to affordable housing.
- CityHealth, an initiative of the de Beaumont Foundation and Kaiser Permanente, is promoting affordable housing trust policies that support more affordable housing development, healthy rental housing policies that proactively ensure housing quality standards are met so tenants can stay in their homes, and legal support policies to bolster housing retention by guaranteeing legal support for renters in eviction proceedings.
- In Maryland, as a new light rail corridor (the Purple Line) is developed, Kaiser Permanente has been partnering with community development stakeholders to catalyze affordable housing projects and prevent displacement of existing residents.
- Kaiser Permanente supported a \$4 billion California housing bond, approved by voters in 2018, that is creating new affordable housing and is providing low-interest housing loans to veterans.

Why Kaiser Permanente is taking action

Safe, stable housing is essential to a person's health. Communities across the United States face a growing housing affordability crisis.

- Rental costs are rising faster than incomes.¹
- For every 100 extremely low-income renters, urban areas have only 42 available and affordable units, and rural areas have only 69 units.²
- Half of Americans are "rent burdened," paying more than 30% of household income for rent.³ Rent burdens are highest among Black and Latino households.⁴

Percent Change in Real Median Renter Income and Rents Since 1990¹



Lack of affordable housing affects public and individual health

- High housing costs can force people to cut back on food and medical care. A survey found that low-income families in unstable housing situations were more likely to cut back on meals and postpone needed medical care than low-income families in stable housing.⁵
- Lack of affordable housing can force people to live in poor-quality housing. Lead exposure, poor ventilation, and other substandard housing conditions have been linked to health problems, and overcrowding can have detrimental health effects. High housing prices also may force people to relocate to areas requiring long commutes and areas with limited access to grocery stores, public parks, and other health-supporting amenities.⁶
- Finding affordable housing sometimes requires multiple moves, as rental costs increase. Housing instability increases the risk of fair or poor health among caregivers and children, and the risks of teen pregnancy, early drug use, low school achievement, and depression in youth.⁷

- Lack of affordable housing is linked to homelessness. A survey of city government officials found that a lack of affordable housing was the most frequently mentioned cause of homelessness.⁸ Homeless people face more health challenges and are more frequently hospitalized.⁹ Older homeless people, who make up an increasing proportion of the total homeless population, experience accelerated aging. They have disproportionately high rates of chronic illness and die at younger ages than the general population.¹⁰

References

Full citations for this document can be found at: [References - Kaiser Permanente Institute for Health Policy](#)

