

# Building Shared Opportunities: Health and Housing

2025 Texas Community Development Conference  
Grand Galvez, Galveston, Texas  
March 28, 2025

## Panelists:

Kiana Bess, PhD, MPH  
Ryan Ramphul, PhD  
Heidi Hagen McPherson, MPH  
Jemima John, PhD, MPH

## Moderator:

Ross Folkenroth, Woodforest Bank



# Session Objectives

- I. Describe linkages between health and housing across the U.S. and in the Greater Houston region
- II. Discuss one example of innovative and effective health and housing collaboration
- III. Display geospatial opportunities for health and housing in Greater Houston region
- IV. Discuss potential collaboration across sectors with audience

# Agenda

## Introductions

### Understanding Health and Housing

- Evidence on Linkage Between Housing and Health – Dr. Kiana Bess
- Mapping the Opportunities for Our Region – Dr. Ryan Ramphul
- Greater Houston Region Efforts and Opportunities for Health and Housing – Heidi Hagen McPherson, MPH
- A key multi-sector effort – Medical Legal Partnerships – Dr. Jemima John

### Q&A –Discussion with the Audience

# Speakers



**Kiana Bess, PhD, MPH**

Postdoctoral Research Fellow,  
UTHealth

Research Expertise: Housing  
Insecurity, Built Environment,  
Child & Adolescent Health



**Heidi Hagen McPherson, MPH**

Co-Lead, Health Equity Collective and  
Sr. Project Manager, UTHealth  
Houston

Research Expertise: Systems  
change, coalition development,  
community engagement, Non-  
medical drivers of health



**Ryan Ramphul, PhD**

Assistant Professor, UTHealth  
Houston

Research Expertise: Spatial  
Epidemiology, Non-Medical Drivers  
of Health



**Jemima John, PhD, MPH**

Assistant Professor, UTHealth  
Houston

Research Expertise: Non-Medical  
Drivers of Health, Cross-Disciplinary  
Interventions, MLPs, & Workforce  
Development



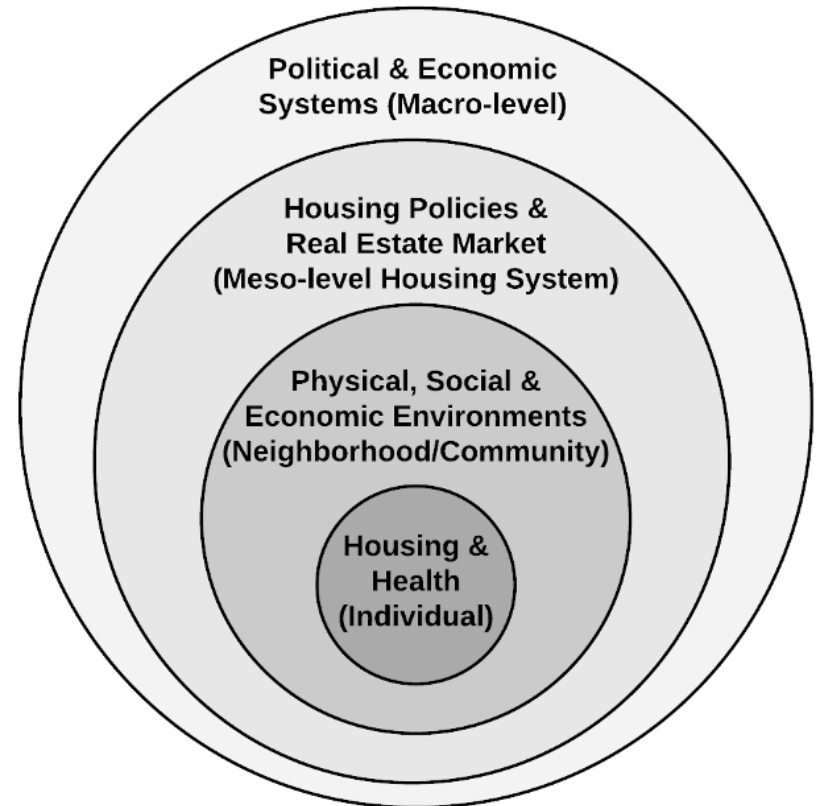


# Housing & Health: An Overview

# Housing & Health

- Housing is a multi-dimensional determinant of health
  - Affordability
  - Quality & Safety
  - Neighborhood
- Socio-ecological approach to housing and health

Figure 1. Socio-ecological model of Housing



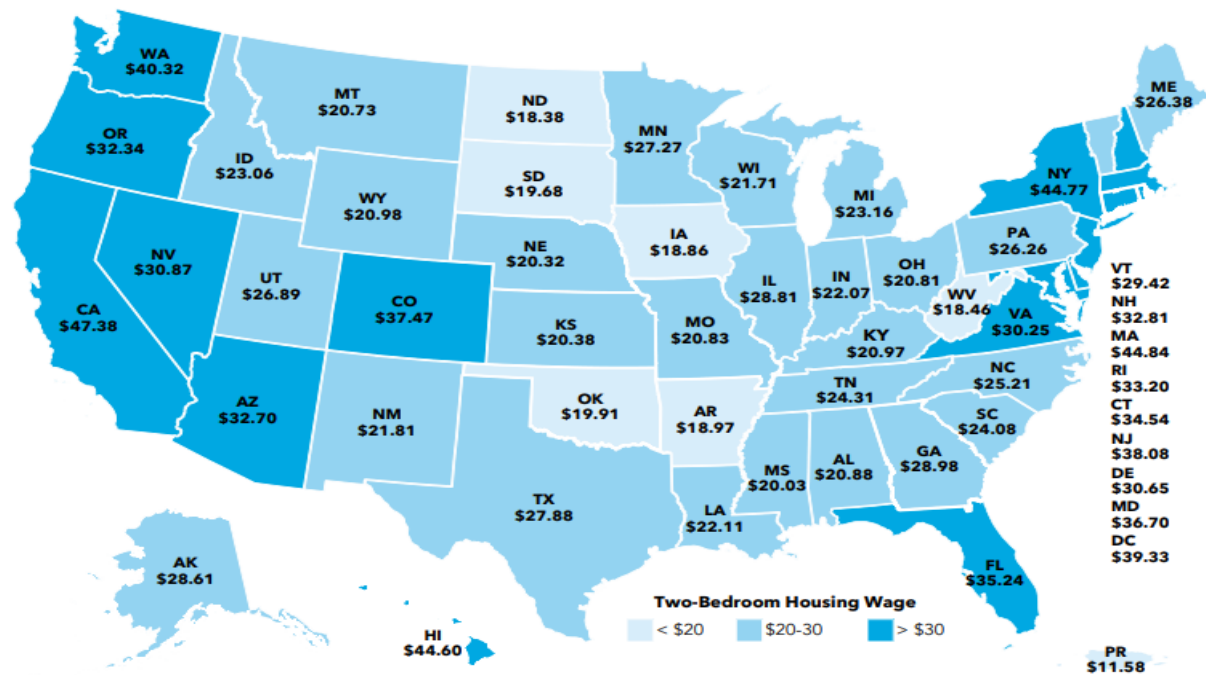
# Housing Affordability



- 1 in 4 homeowner households in the US are cost-burden
- Unaffordable Housing: 30%+ of household income on housing and utilities
- Severe cost-burden: 50% of household income on housing and utilities
- Trade-off implications of being cost-burdened on food, transportation, and medical care

# Housing Affordability in the US

## 2024 TWO-BEDROOM RENTAL HOUSING WAGES



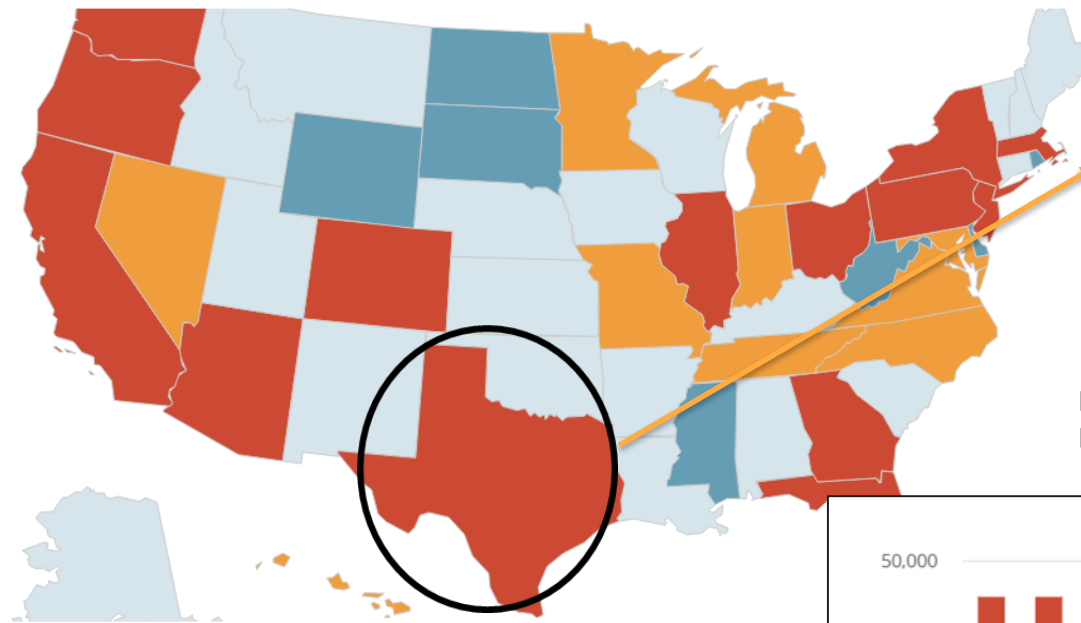
This map displays the hourly wages that a full-time worker must earn (working 40 hours per week, 52 weeks per year) in every state, the District of Columbia, and Puerto Rico in order to afford Fair Market Rent for a TWO-BEDROOM RENTAL HOME, without paying more than 30% of income.





# Homelessness in the US

## Number of People Experiencing Homelessness by State, 2023



- TX population: 27,377
- Sheltered: 15,691
- Unsheltered: 11,686

## People Experiencing Homelessness, 2023

● Under 500

Texas: Number of People Experiencing Homelessness (All)



Notes: Unsheltered homelessness includes people staying in cars, parks, and other public spaces. During the early part of the pandemic, complete unsheltered counts were unavailable in some jurisdictions because of reduced shelter capacity.

Source: Harvard Joint Center for Housing Studies tabulations of US Department of Housing and Urban Development, Annual Homeless Assessment Report Point-in-Time Estimates.

# Housing Instability & Health

- Stahre et al (2017)
  - Housing insecure were twice as likely to report:
    - Poor or fair self-rated health
    - Postpone medical treatment due to costs
- Mosley-Johnson et al (2022)
  - Housing insecurity among adults with diabetes:
    - Associated with elevated blood glucose levels
    - Impacts cholesterol, blood pressure, and quality of life
    - Lower likelihood of self-reported diabetes processes of care and self-care behaviors
- Desmond & Kimbro (2015)
  - Health impact of eviction on low-income urban mothers (1yr post eviction):
    - More material hardship
    - More likely to have depression
    - Worse health for themselves and their children
    - More parenting stress



# Housing Insecurity & Child Health



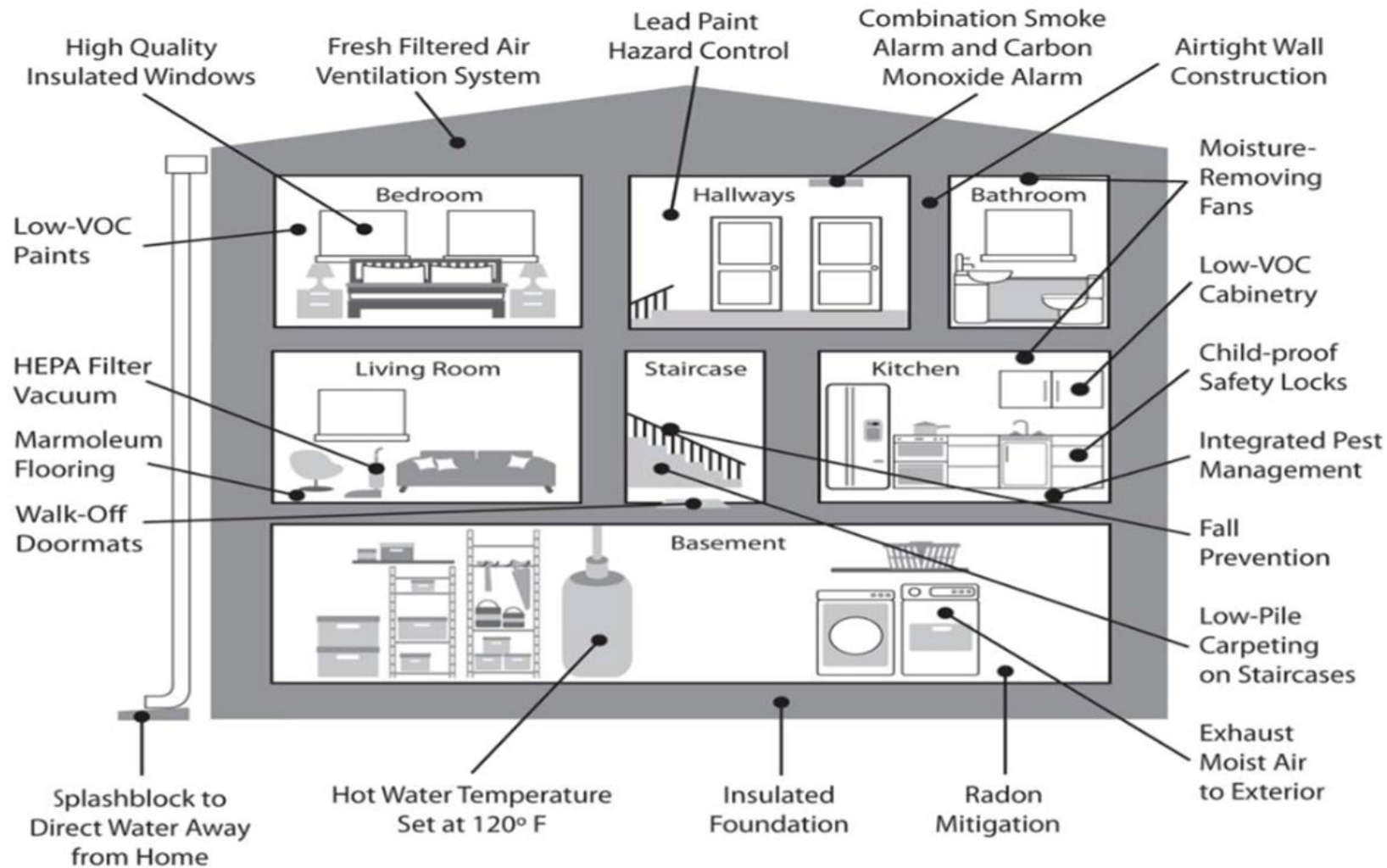
Table 2: Child health outcomes assessed

Health outcome	Article reference
Physical health (i.e. sleep, oral, weight)	Baker et al.; Busacker and Kasehagen; Covington et al.; Crum�� et al.; Giles et al. Sandel et al.; Suglia et al.
Mental health (i.e. socio-emotional functioning)	Coley et al.; Crum�� et al.; Mollborn et al.; Morris et al.; O'Donnell and Kingsley; Park et al.
Behavior (i.e. self-control, self-regulation, externalizing behavior)	Coley et al.; Crum�� et al.; Fowler et al.; Gaylord et al.; Ng-Knight and Schoon; O'Donnell and Kingsley
Well-being (i.e. quality of life)	Baker et al.; Bomsta et al.; Crum�� et al.; Cutts et al.; Sandel et al.
Cognitive development (i.e. cognitive skills, developmental risk)	Coley et al.; Fowler et al.; Newman et al.; Park et al.; Sandel et al.
Health insurance determinants (i.e. gaps, access, utilization)	Busacker and Kasehagen; Carroll et al.; Fuller et al.; Ma et al.; Park et al.
Diet/Food access	Bottino et al.; Crum�� et al.
Birth weight & infant mortality	Curtis et al.; Hazekamp et al.
Hospital/ED visits	Ma et al; Sandel et al.
Intervention adherence	Atkins et al.
Home environment (i.e., physical and learning)	May et al.

Table 3:  
Housing insecurity and child health outcomes

Housing insecurity type	Health outcome association										
	Physical health	Mental health	Behavior	Well-being	Cognitive development	Health insurance	Diet or Food access	Birth weight & infant mortality	Hospital or ED visits	Intervention adherence	Home environment
Multiple moves	*	*	*	*	*	*					*
Behind rent/Mortgage		*	*	*	*	*		*	*	*	
Doubling up		*		*	*	*	*		*	*	
Crowding	*				*						

# Housing Safety & Conditions



# Substandard Housing & Health

## Chemical Exposures

- Radon
- Asbestos
- Lead Paint
- Carbon Monoxide



***Health Implications:*** Lead Poisoning; Respiratory Disease; Neurological toxicity, Lung Cancer

## Biological Exposures

- Humidity and Mold
- Water Leaking
- Cockroaches/Rodents



***Health Implications:*** Asthma; Respiratory Disease

## Physical Exposures

- Broken Windows/Doors
- Trip Hazards
- Flooding
- Temperatures



***Health Implications:*** Mental Health; Broken/Fractured Bones; Mortality

Across Life Span



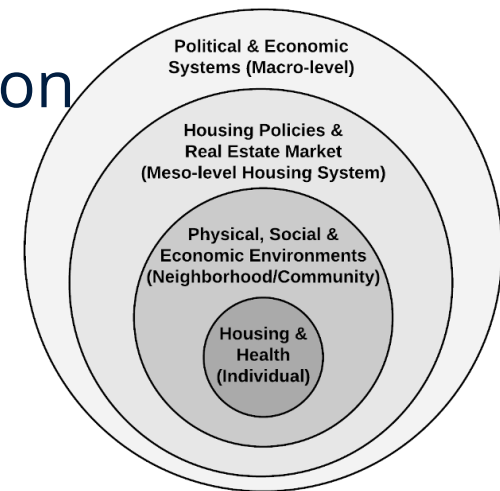
# Neighborhoods & Health



# Housing & Health: Moving Forward

- How does knowing about this advance our understanding of housing and health?
  - Going beyond the individual and community levels and thinking about system changes
  - Unequal distribution of resources in neighborhoods across a city
  - Effects of affordability, quality and safety, and neighborhood on health (together and independently)

Figure 1. Socio-ecological model of Housing





# Housing and Health

A geospatial look at the nexus between  
housing and health in Greater Houston

# Neighborhoods & Health ArcGIS Story Map: A geospatial look at the nexus between housing and health in Greater Houston

[Hyperlink to Story Map](#)



# Regional Health and Housing Efforts

Heidi M. Hagen McPherson, MPH

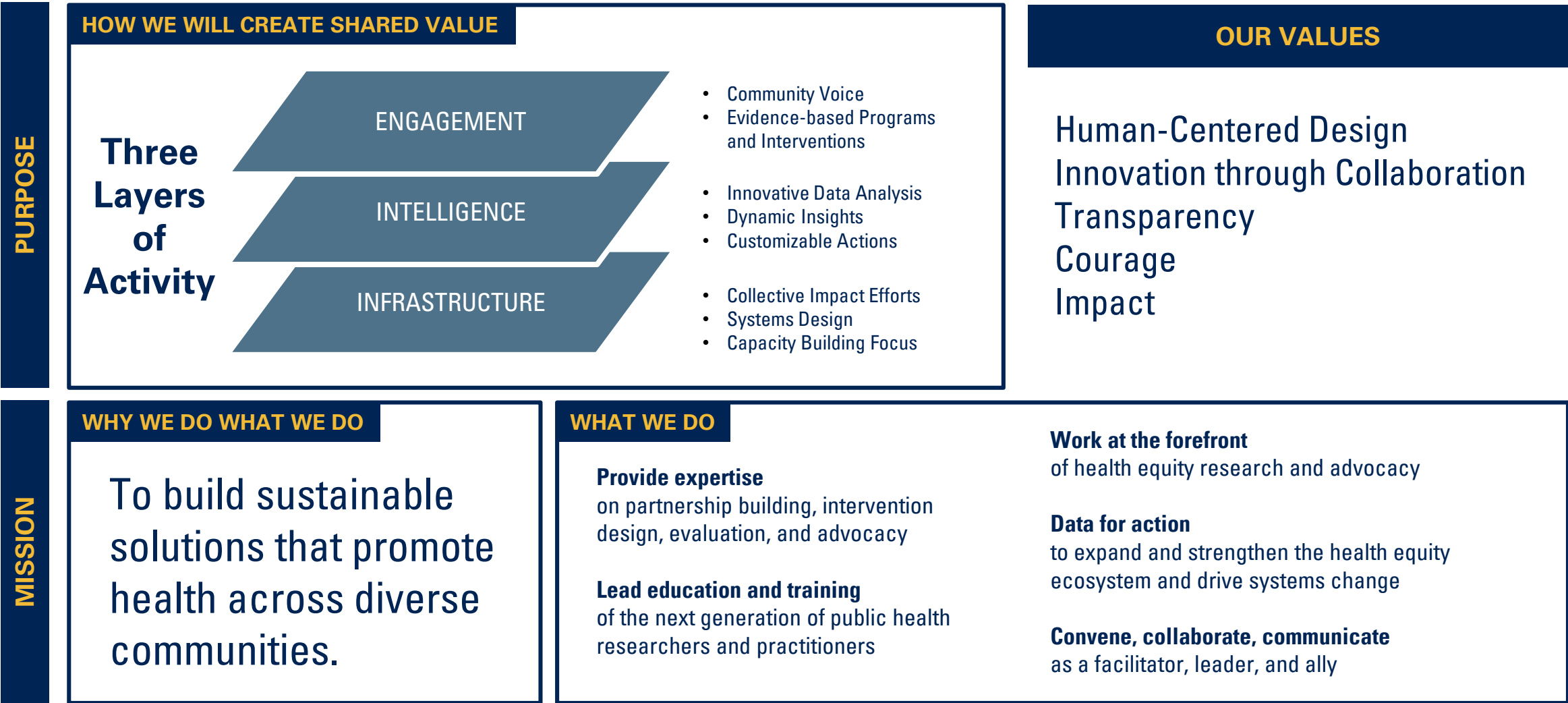




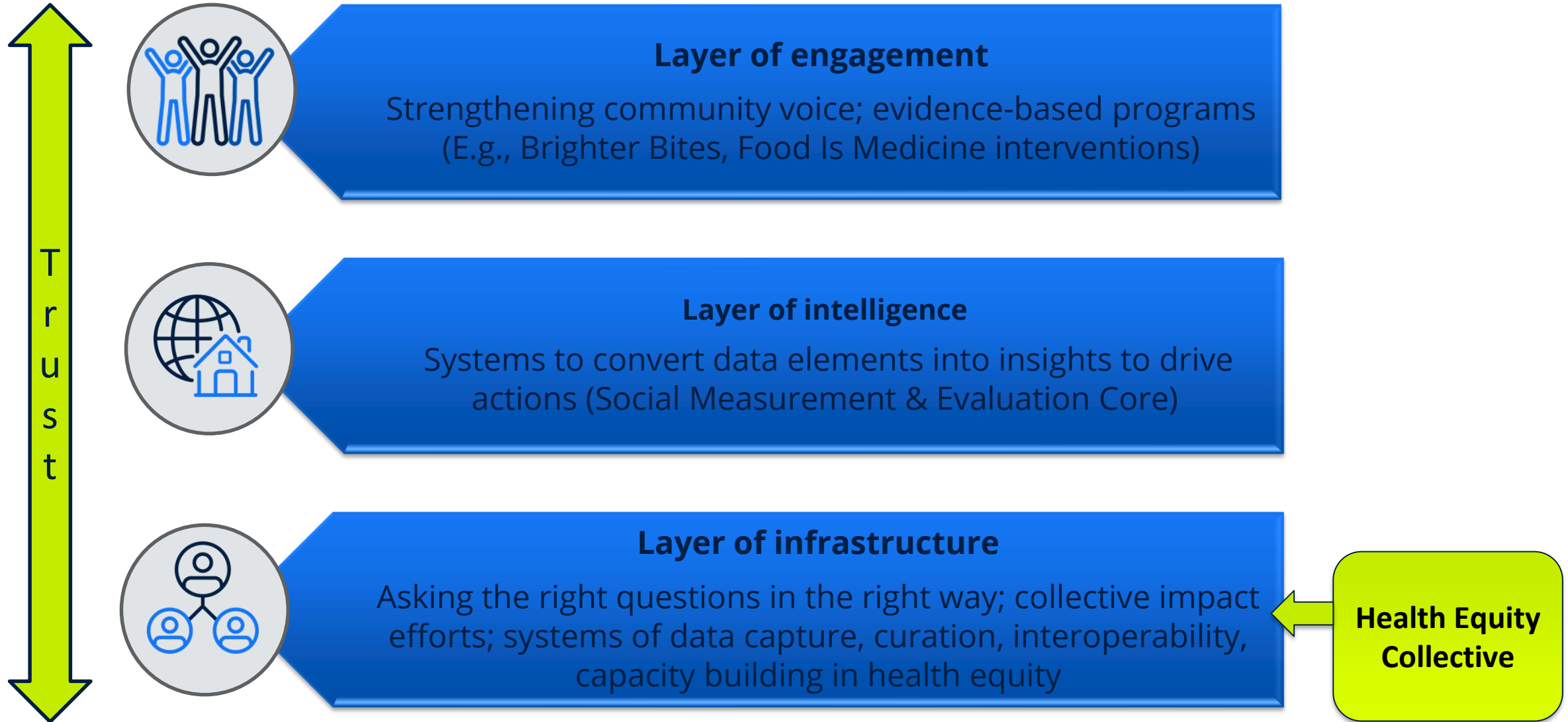
# Center for Health Equity

“Health Equity means that everyone has a fair and just opportunity to be as healthy as possible.”  
– Robert Wood Johnson Foundation

**OUR VISION** We see a world populated by healthy people across flourishing communities.



# UTHealth Houston Center for Health Equity



# The Health Equity Collective

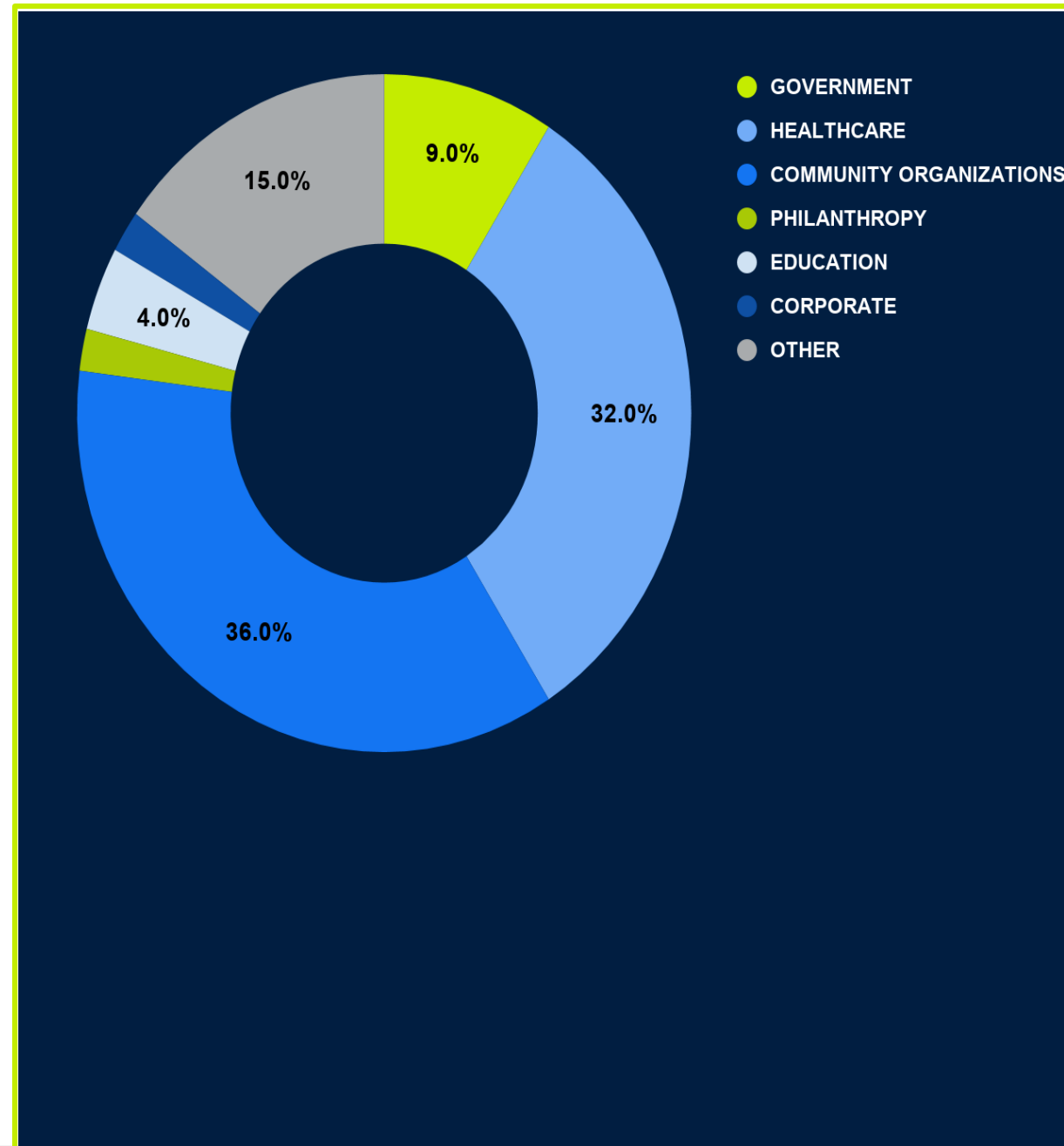
## VISION

Health equity for all Greater Houston Area residents.

## MISSION

Establish an impactful, collective, sustainable, data-driven system to promote health equity.

- *A multi-sector, action-oriented, collective impact effort that is connecting silos of work and silos of data to establish a comprehensive data-sharing & human capacity-building ecosystem*
- *1,300+ members representing >325 organizations, & >50 coalitions*



# Systems Approach & Complexity

## What Type of Work Are We Doing?

- **Simple** (baking a cake)
- **Complicated** (building a car)
- **Complex** (raising a child)

*Complexity demands systems level approach in order to achieve transformative results.*

## TOOLS OF A SYSTEM THINKER

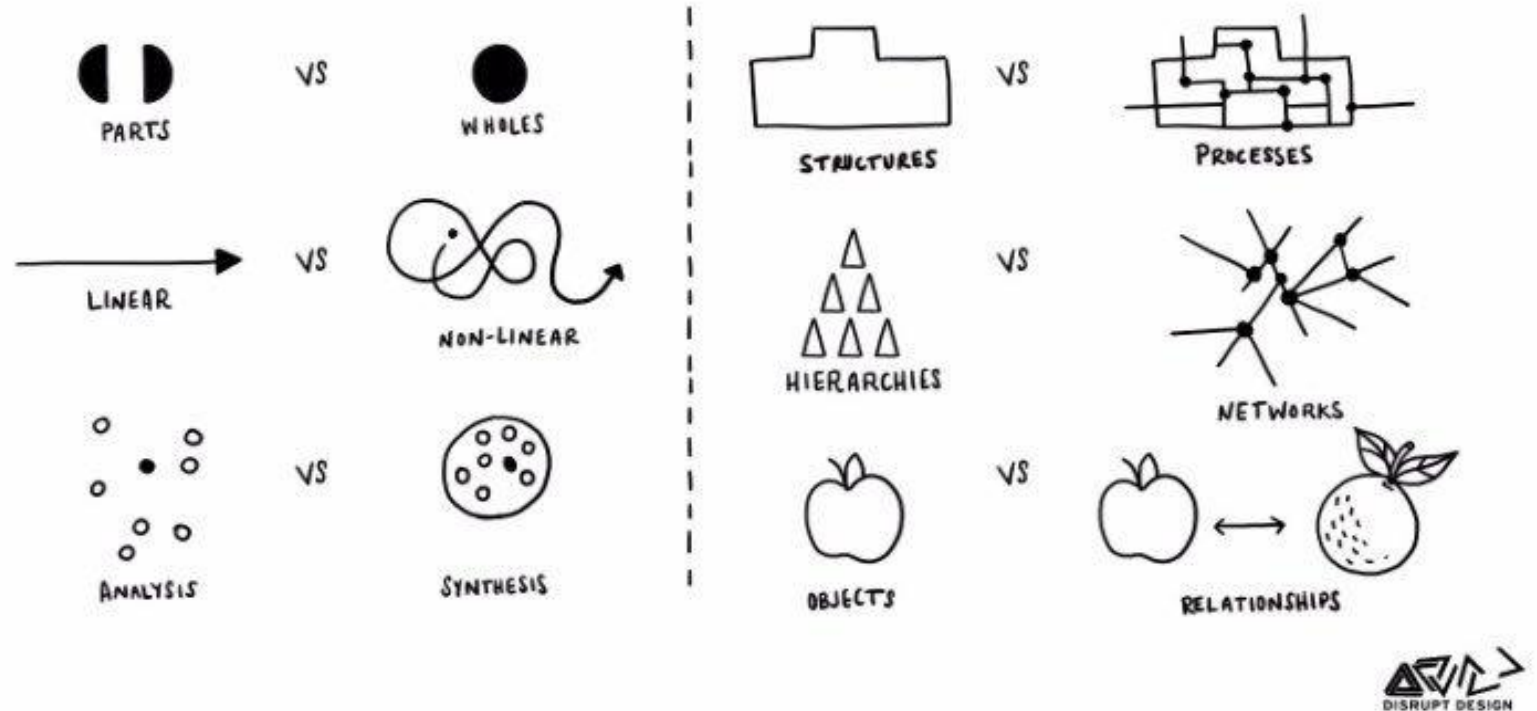
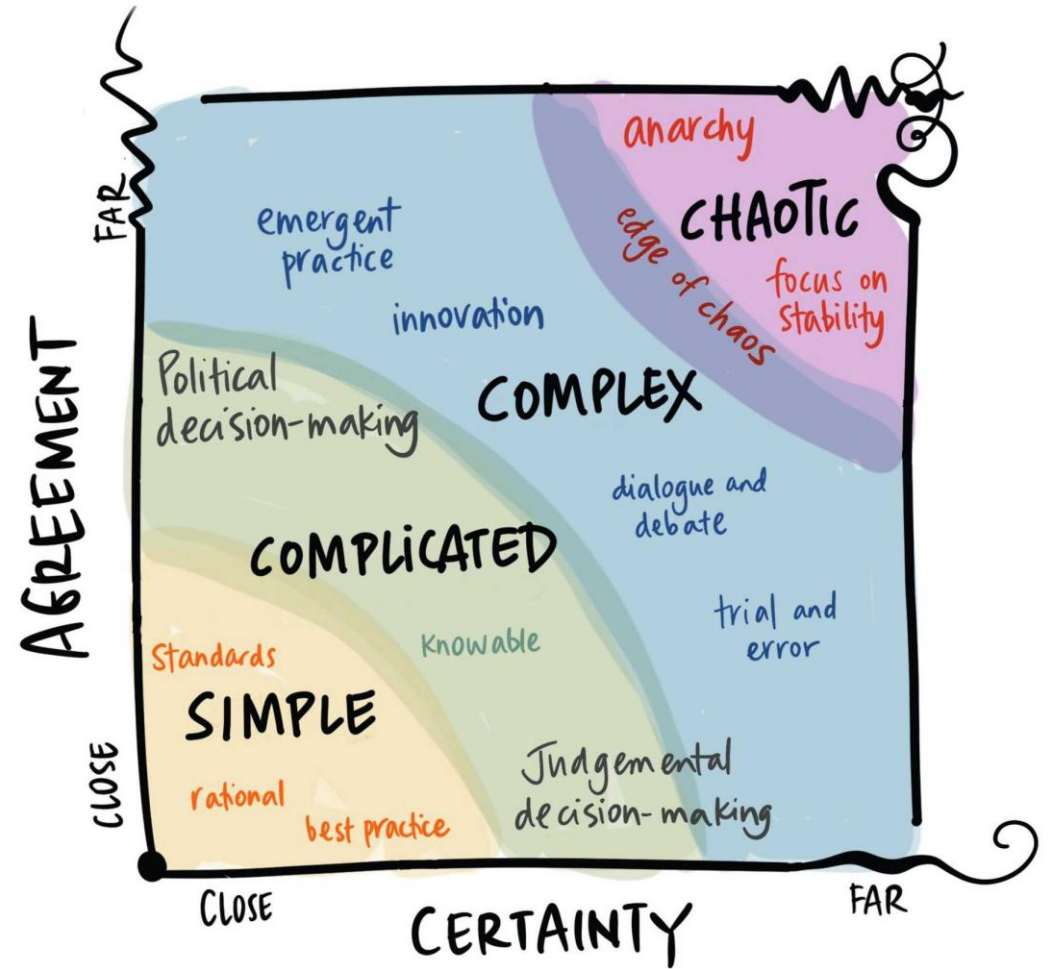


Image Source:

<https://medium.com/crypto-oracle/out-of-126-healthcare-white-papers-we-analyzed-one-stood-out-part-2-f7659ed4f321>

# Addressing Systems

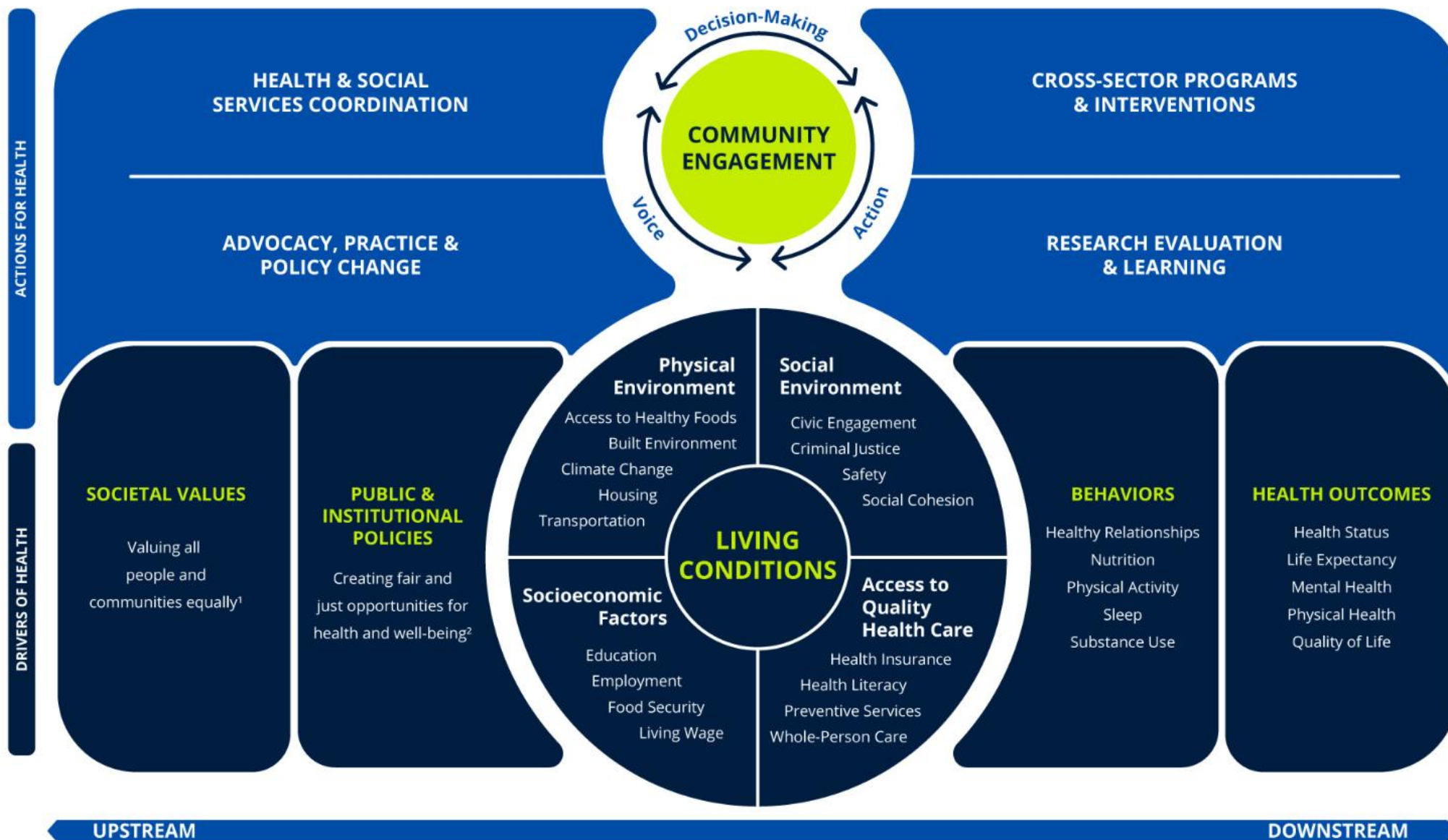
- Health Equity requires transformation of the status quo.
- Transformation requires systems change.
- Systems change is complex.
- Acknowledging this is not business as usual.
- This is beyond how most of us usually work.
- This is beyond agreement and certainty.



Stacey Matrix adapted by S. Bradd and D. Finegood

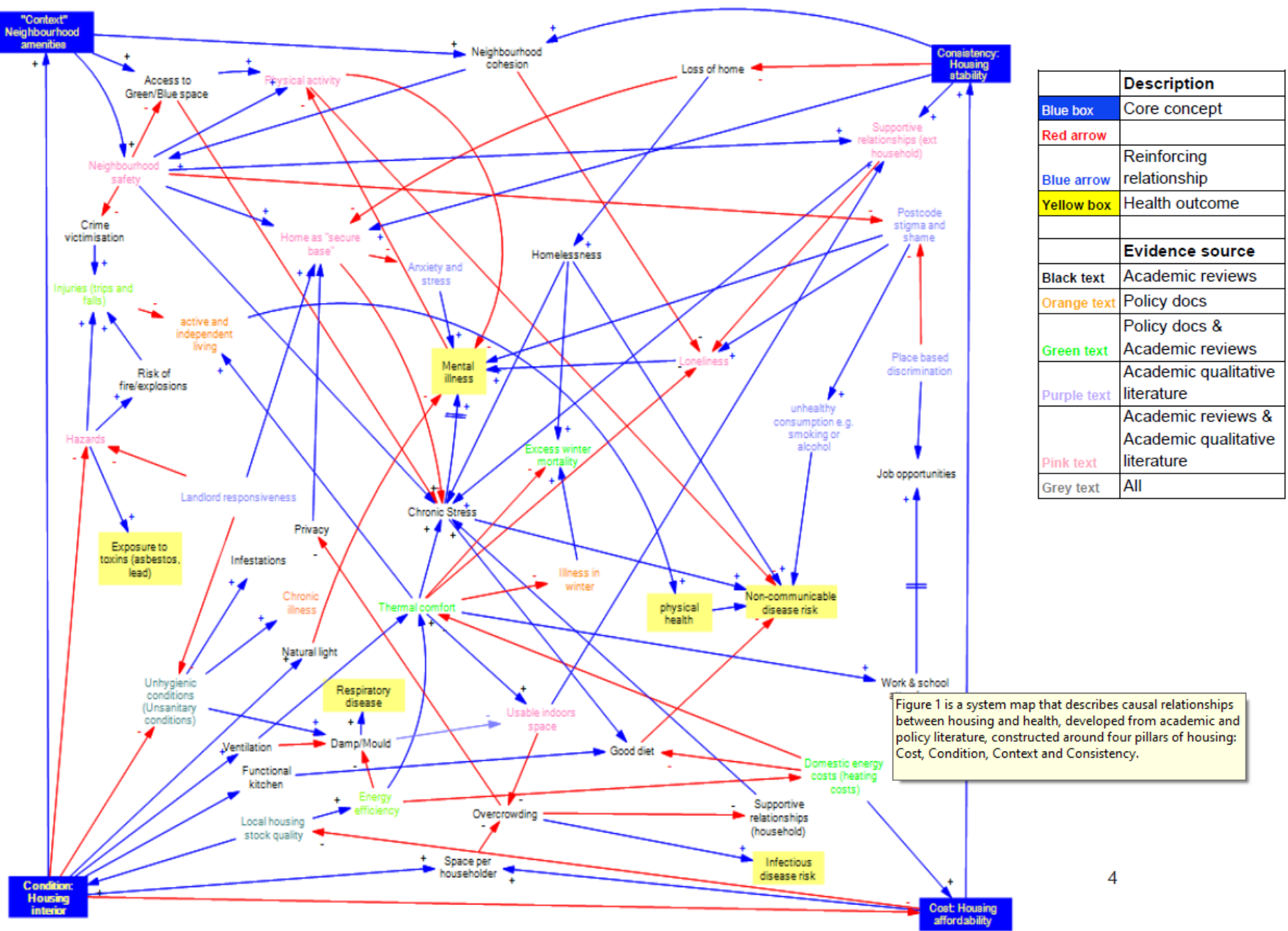


# HEALTH EQUITY COLLECTIVE'S FRAMEWORK FOR ACHIEVING BETTER HEALTH TOGETHER



Developed by the Health Equity Collective's Social Determinants of Health Framework & Common Metrics Workgroup and adapted from the Bay Area Regional Health Inequities Initiative.  
(1) Introduction to Health Equity and Social Determinants of Health (C. Jones), National Academies Press (2019); (2) Robert Wood Johnson Foundation (P. Braveman, et. al.) rwjf.org (2017)  
© Copyright 2021, The Health Equity Collective (Houston, Texas USA)

Figure.1: Housing and health literature-based system map compiled by SIPHER researchers, Nov 2022



Example: Housing & Health systems map and evidence based causal relationships

- **Core Concepts:** Cost, Condition, Context, and Consistency
- **Health outcomes:** physical health, non-communicable disease, respiratory disease, infectious disease, mental illness, exposure to toxins

Source:  
[https://www.gla.ac.uk/media/Media\\_10\\_29943\\_smxx.pdf](https://www.gla.ac.uk/media/Media_10_29943_smxx.pdf)

# Structure of the Health Equity Collective

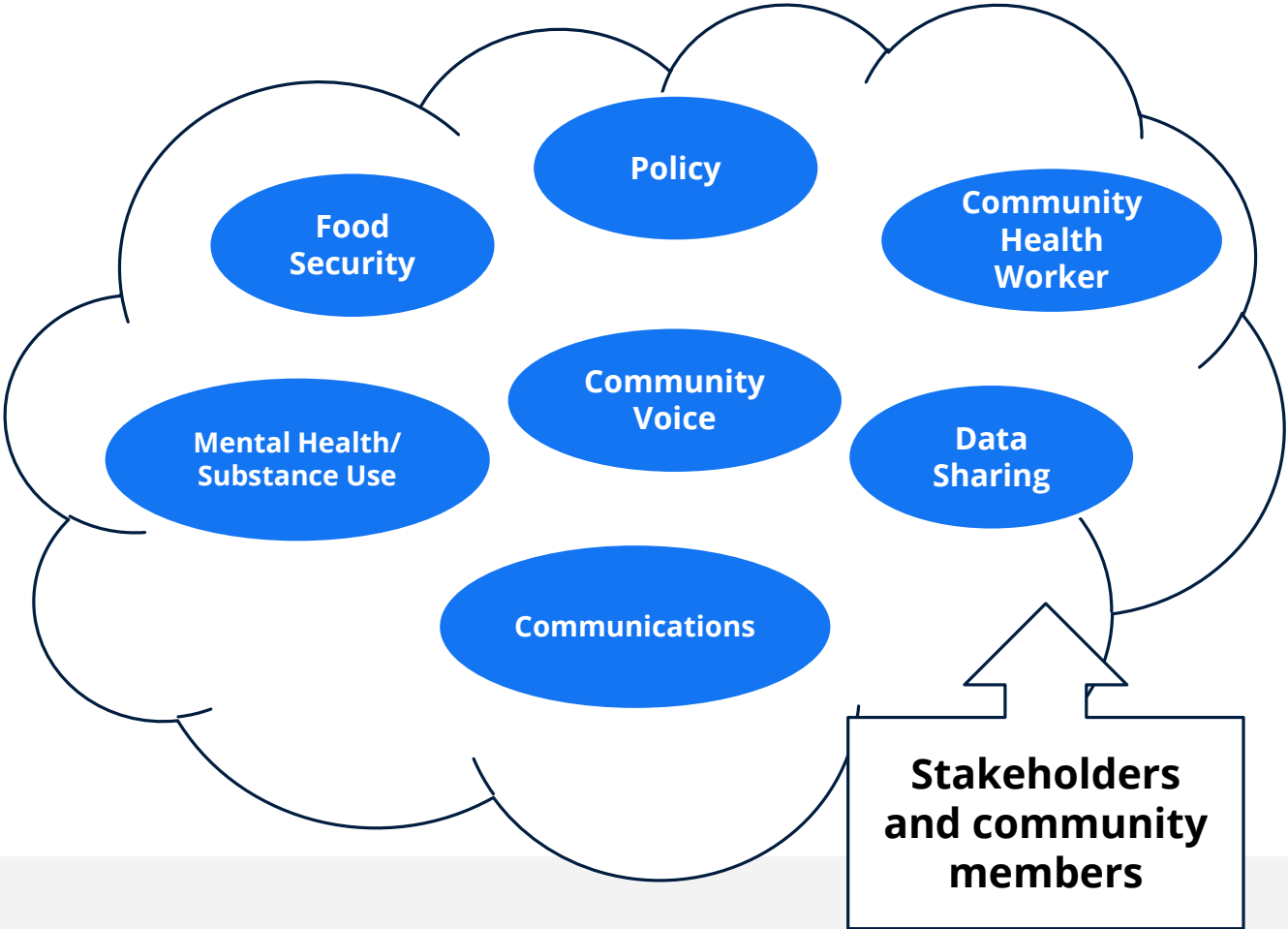
Common Agenda and Shared Metrics

Strategic guidance

Workgroups & Taskforces

**Steering Committee**  
Workgroup co-chairs +  
backbone

Backbone Team  
UTHealth



# Our Goals for Implementation:

## Technology Capacity (CIE)

- Access to services for all, meeting people where they are: Resource directory exchange infrastructure.
- Ease of referral and care coordination: Referral Network Infrastructure

## Human Capacity (CHW)

- Facilitate CHW Network for the Greater Houston area to coordinate efforts.
- CHW workforce development and training to meet SDOH needs in the community.
- CHW access to CIE.
- CHW employer engagement.

## Community Voice

- Building community voice and community engagement strategies to inform the CIE and CHW efforts.
- Community voice to inform policy.

## Priority outcomes

*Improved SDOH care*

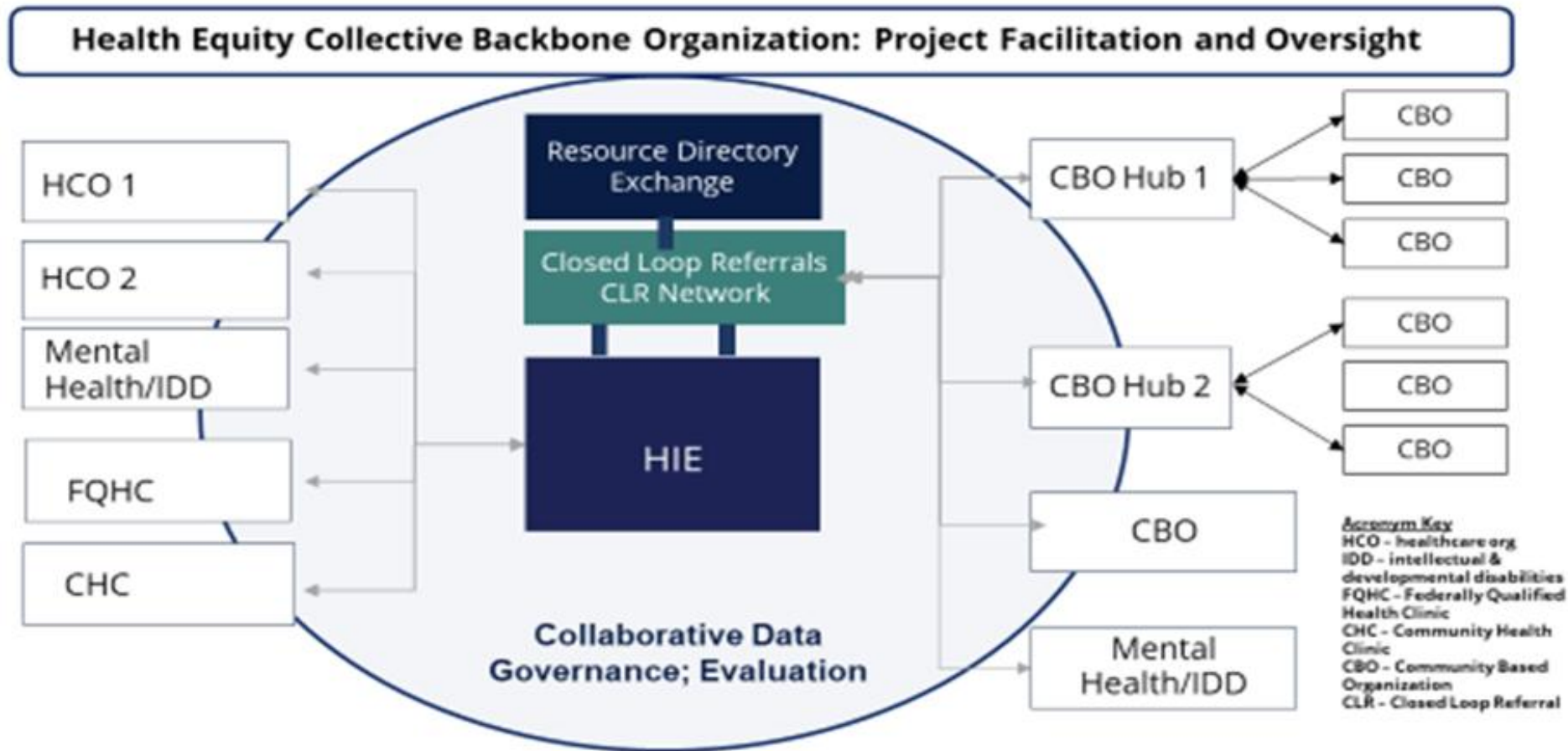
*Improved food security*

*Improved mental health*

*Establishing continuous learning and evaluation model of care  
Develop policy agendas, inform policy implementation, evaluate policy*



# Developing Care Coordination Infrastructure



## Components

- Technology interoperability
- Multi-organization workflows
- Shared governance and data standards
- Networked value propositions

Source: Sharma, S. V., McPherson, H., Sandoval, M., Goodman, D., Paret, C., Mahata, K., ... & Boerwinkle, E. (2024). Design and Framework of a Technology-Based Closed-Loop Referral Project for Care Coordination of Social Determinants of Health. *Population Health Management*, 27(6), 390-396.



# Healthcare Interest in Housing

## Healthcare Quality Metrics for Health-Related Social Needs

- I. Centers for Medicaid and Medicare Quality Measures
- II. HEDIS Quality Measure
- III. Joint Commission Health Equity
- IV. Texas Medicaid

Sources:

<https://www.ncqa.org/blog/social-need-new-hedis-measure-uses-electronic-data-to-look-at-screening-intervention/>

[https://qpp.cms.gov/docs/QPP\\_quality\\_measure\\_specifications/CQM-Measures/2023\\_Measure\\_487\\_MIPSCQM.pdf](https://qpp.cms.gov/docs/QPP_quality_measure_specifications/CQM-Measures/2023_Measure_487_MIPSCQM.pdf)

<https://www.hhs.texas.gov/about/process-improvement/improving-services-texans/medicaid-chip-quality-efficiency-improvement/non-medical-drivers-health>

<https://www.jointcommission.org/what-we-offer/certification/certifications-by-setting/hospital-certifications/health-care-equity-certification/>

## Common Across All Quality Incentive Initiatives

- I. Food
- II. Housing
- III. Transportation

# The Regional Needs: Health and Housing

## Health Equity Collective Collaborative Efforts

- 1) Eviction Prevention
- 2) Affordable Locations
- 3) Screening Tools for Housing Safety and Quality
- 4) Maternal Health and Access to Affordable Quality Healthcare
- 5) Integrated Services and Redirection of Resources



# Growing Needs...Shifting Winds

Housing needs are growing and arising across diverse health efforts, as we saw in the systems map:

- I. Population growth ~ 120K+ annually, according to GHP
- II. According to a Kinder Institute report, in the past 5 years, the homeownership affordability gap quadrupled in Harris due in part to the rising costs of homeowners insurance as a result of frequent disasters.<sup>1</sup>
- III. HFB - 44% of our referral needs last quarter (October- December 2024) were related to housing. On average, we saw an over 25% decline in closed loop this same quarter.
- IV. Natural disasters decreasing housing supply<sup>2</sup>
- V. Evictions up 31% in 2023, compared to pre-pandemic<sup>2</sup>

# MLP

## *Medical Legal Partnerships*

One example of effective collaboration between health and housing that benefits both sectors.




# Setting the Stage: *What kind of world do we want to live in?*



☒ *Picture a future where housing investments lower community healthcare costs by 15%, unlocking new state and federal funding mechanisms for developers who prioritize stability for tenants and new homeowners.*

☒ *Imagine communities where tenants and homeowners can redirect unnecessary expenses toward stable housing, thanks to accessible programs and resources, like Medical-Legal Partnerships, that help alleviate financial burdens.*



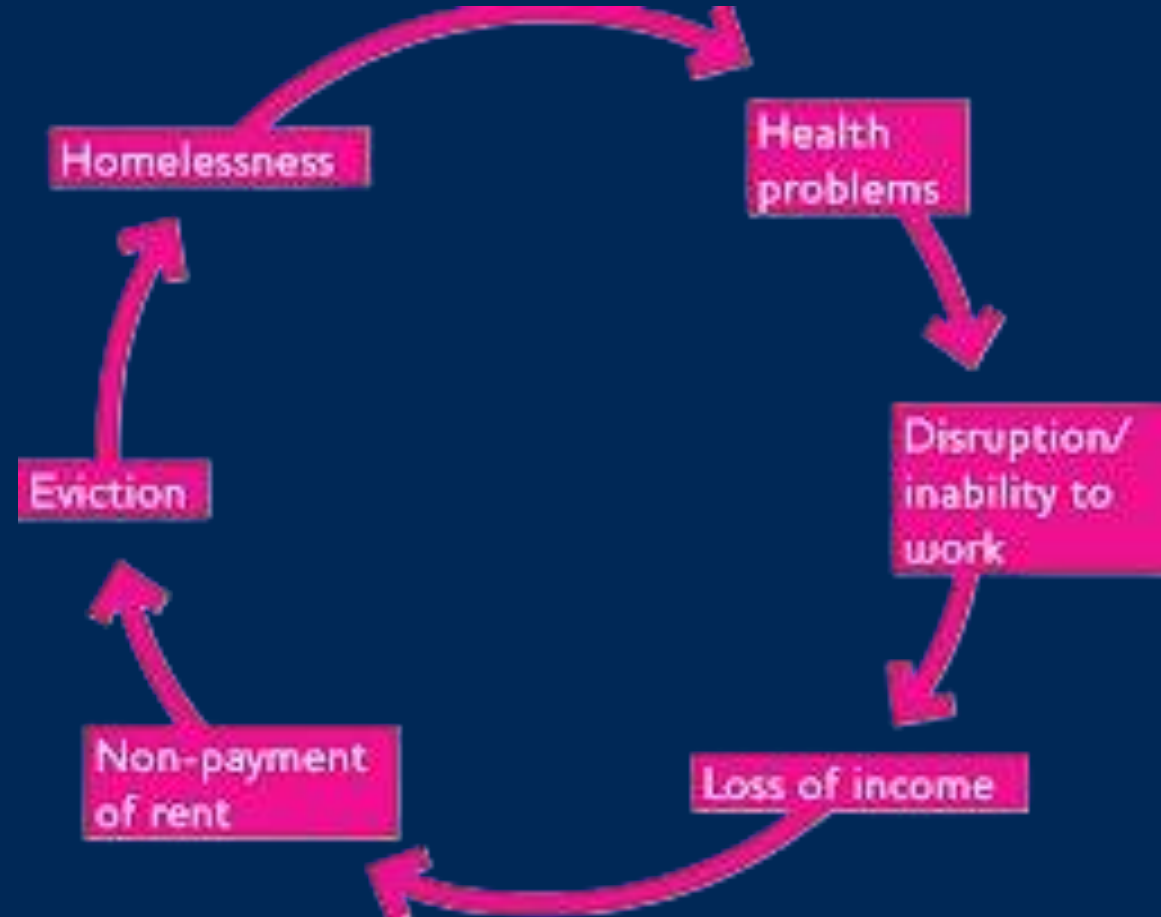
# The Overlap of housing, health, & legal needs

- Quality, affordable housing is a cornerstone of self-sufficiency and community resilience.
- Rising costs of living = families increasingly financially stretched.
  - Many pay more than they can afford, leading to unstable housing situations.
  - Affordable housing demand far exceeds supply in Texas.
- Housing instability often stems from economic barriers beyond just rent.
  - These burdens result in personal tradeoffs between attending to other needs such as guardianship, food and transportation security, disability, and even immigration status.



# The overlap of housing, health, & legal needs, ctd.

When worsened, these can escalate to financial and legal barriers that can push people toward housing instability and destabilize communities (both physically and socially).

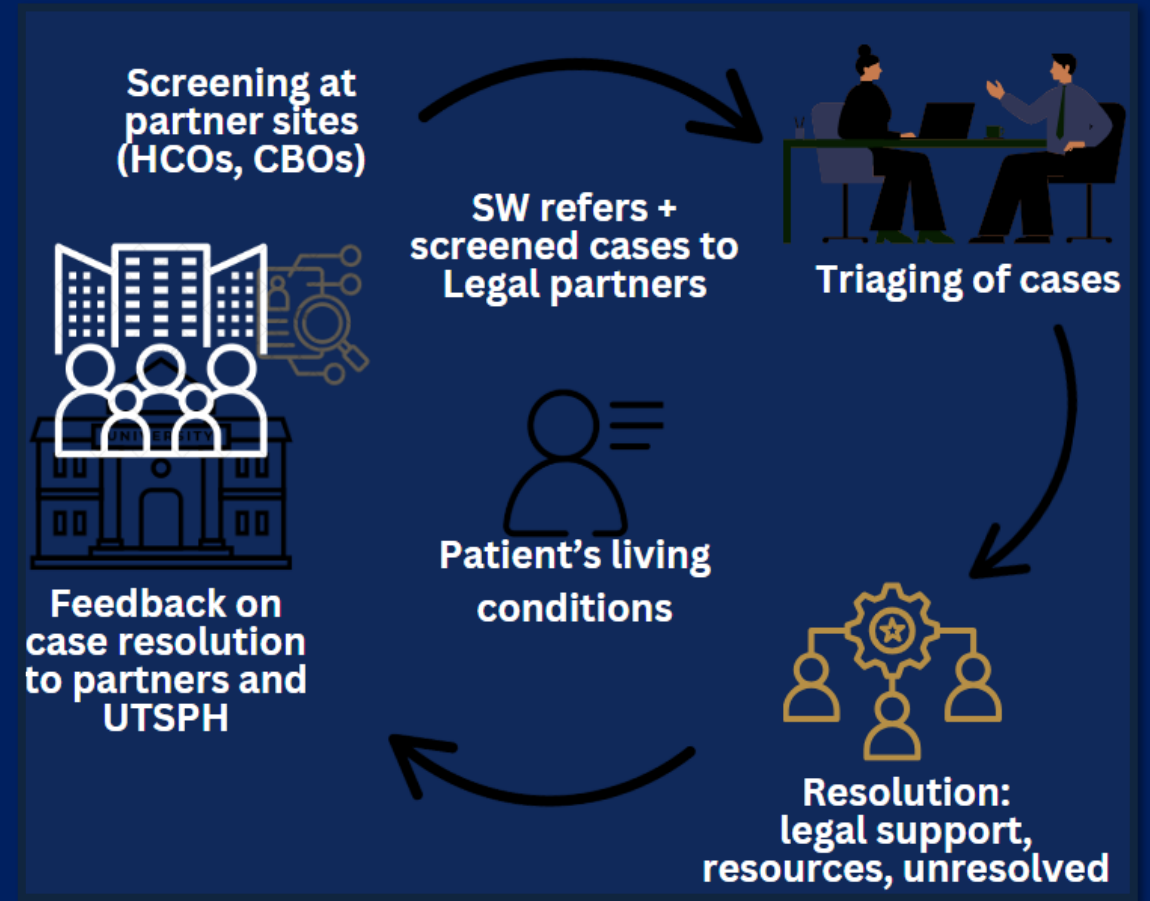


A vicious cycle of vulnerability to legal problems (Adapted by Pleasence et al, 2015, from Tobin Tyler et al, 2011 p. 236)

# Medical-Legal Partnership

## Definition

- MLPs integrate legal services into healthcare, housing, and community programs to resolve adverse structural and social conditions before they escalate. Into issues that have lasting impact on health and quality of life.
- Goal: Prevent financial instability that (for example) may lead to housing loss.
- Not about lawsuits – It's about early intervention & problem-solving.



# Medical-Legal Partnership

## *As a tool to support housing stability*

- MLPs work within the system to remove obstacles that can destabilize tenants before they lead to eviction or housing loss:

- ☑ Guardianship & Disability benefits → A grandparent gains legal custody of a child → Can now access financial aid & housing benefits.
- ☑ Citizenship & Work authorization → A tenant secures legal status → Gains access to higher-paying jobs & stable employment.
- ☑ Unfair Debt & Denial of benefits → A senior incorrectly denied Social Security → MLP helps appeal → Gains a stable source of income.

Bottom line: In addressing legal problems, MLPs work to increase household financial stability and support housing security.

# National efforts (examples) supporting housing stability

- Denver Supportive Housing Initiative : Saved \$15k per person in emergency healthcare & jail costs.
- Boston's Housing Prescription Program: Reduced ER visits by 65% among participating families.
- New York's Medicaid Redesign Team: Redirected healthcare savings into affordable housing creation, generating both cost savings & economic growth.
- Housing & Health Equity Collaboratives): Cross-sector partnerships that leverage Medicaid & housing dollars to fund integrated solutions.

# Why should developers & investors care?

- **Health-Housing Connection:** High healthcare costs contribute to economic vulnerabilities and increase housing instability, ultimately affect revenue streams.
- **Return on Investment (ROI):** MLPs help renters and homeowners avoid eviction, reducing nonpayment risks and turnover costs. This increases financial stability and strengthens the long-term financial health of the housing industry.
- **Unlocking new funding:** Healthcare systems are actively investing in housing stability. Leverage these streams to fund health and long-term housing security programs.
- **Policy & Funding Alignment:** State and federal support for housing-health initiatives is growing, including investments through Medicaid, HUD, and Housing-Health Equity Collaboratives.

# Operationalizing care into action



- Integrate MLPs into housing & community development work
- Partnering with MLPs to help property managers and developers connect residents to services that improve mortgage/rent payment consistency.
- Develop referral pipelines to legal aid for social needs that interfere with housing payment.



# Opportunities: Health and Housing

- I. Build collaborations for policy, systems, and environmental changes that improve housing regionally.
- II. Refresh regional housing priorities and identify newer priorities (Eg. housing insurance availability and cost)
- III. Seek shared funding strategies
- IV. Convene stakeholders

Moving into discussion and Q&A

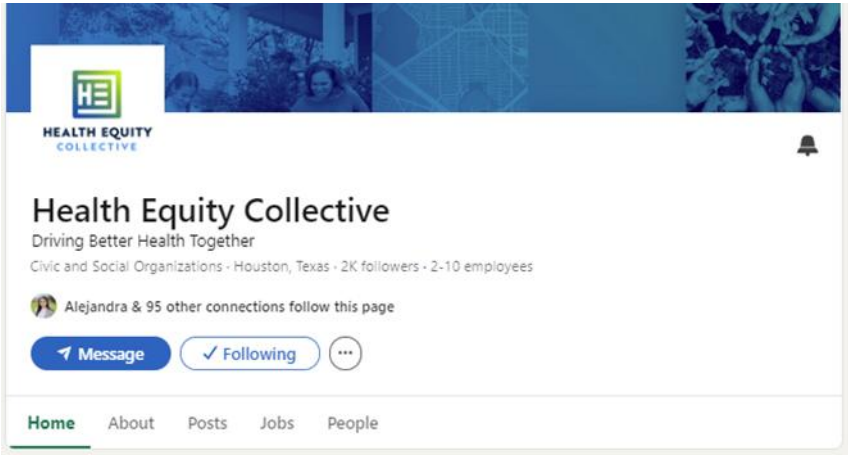


# Discussion

## Q&A



# Website & Social Media



ADDITIONAL FILTERS

Resource:  Topic:  [Clear Filters](#)

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Resource	Topic	Title	Description	Resource Link
Health Policy	Community Health Workers	Texas House Bill - HB 1575	House Bill relating to improving health outcomes for certain recipients and enrollees under certain state health benefit programs, through improved administration	<a href="#">Website Link</a>
Online Resource	Food	Nutrition Education Resources for Expectant Mothers	Nutrition infographics, recipes and tips for pregnant women	<a href="#">Website Link</a>
Online Resource	Food	San Antonio Food Security Data Portal	Led by Center faculty Ryan Ramphul, PhD, this portal is a central repository for data on the nature and severity of food insecurity in San Antonio and an analysis of its root causes and health impacts.	<a href="#">Community Information Now Webpage</a>

HEIDI M HAGEN MCPHERSON  
[Heidi.McPherson@uth.tmc.edu](mailto:Heidi.McPherson@uth.tmc.edu)

KIANA BESS, PhD  
[Kiana.Bess@uth.tmc.edu](mailto:Kiana.Bess@uth.tmc.edu)

JEMIMA JOHN, PhD  
[Jemima.John@uth.tmc.edu](mailto:Jemima.John@uth.tmc.edu)

RYAN RAMPHUL, PhD  
[Ryan.Ramphul@uth.tmc.edu](mailto:Ryan.Ramphul@uth.tmc.edu)

