

Unhoused Individuals

Nearly half of America's unhoused population suffers from a severe mental health condition and/or substance use disorder.¹ Having a mental health condition puts individuals at increased risk of becoming unhoused, and becoming unhoused increases exposures to trauma and adversity that also increase the risk of developing a mental health condition or exacerbating a current need. It is critical to prevent losses of housing or minimize the duration of being unhoused as much as possible to decrease the negative mental health impacts.

PREVENTING HOUSING INSECURITY

While health care has begun to identify housing insecurity as a top priority associated with higher costs and worse outcomes, much less attention has been given to systematic approaches to preventing housing insecurity. Screening and intervention strategies should help connect people to services when they are at risk of becoming housing insecure — not only once they have reached that point. Federal policy can pilot and scale effective approaches to prevention, and it can help ensure that there are affordable housing opportunities available.

📍 ACTION ITEMS

- The federal government should **allow Medicaid funds to be used to reimburse education for housing authorities** about risks for housing insecurity and what resources are available to meet those needs, and to coordinate those connections if any of those risks are immediately present.
- The federal government should **create incentives in funding programs** that go to municipalities that have created effective policies or strategies for ensuring access to affordable housing.

ACCESS TO PERMANENT HOUSING

If someone does become unhoused, the most effective intervention is to place them in new housing and support them in this placement. Cost-benefit analyses show that this approach, often called Housing First, cost \$23,000 less per person



each year than individuals who are housed in shelters.² Federal policy can help communities better capture these longer-term financial benefits and invest in affordable housing.

📍 ACTION ITEMS

- The federal government should **expand the Department of Housing and Urban Development's (HUD's) Housing First approach**, and also dedicate some funds to supporting communities to initiate different financial mechanisms and instruments that could promote additional investment based on the long-term benefits of the program.
- The federal government should **include incentives in both HUD and Medicaid funding** for coordination to comprehensively support people in their housing placements.

1 "Homelessness and Mental Illness: A Challenge to Our Society," Brain & Behavior Research Foundation, November 19, 2018, <https://www.bbrfoundation.org/blog/homelessness-and-mental-illness-challenge-our-society>.

2 Ana Stefancic and Sam Tsemberis, "Housing First for Long-Term Shelter Dwellers with Psychiatric Disabilities in a Suburban County: A Four-Year Study of Housing Access and Retention," *The Journal of Primary Prevention* 28, no. 3–4 (July 2007): 265–79, <https://doi.org/10.1007/s10935-007-0093-9>.