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How an investment in affordable housing opens doors to better health

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By: Staff

Kevin Duvall is making spaghetti for the first time in a long time. It gets all over the stove — but it tastes great, he says.

After years of homelessness, food insecurity, and sometimes even drinking from gutters, the 59-year-old still feels overwhelmed by his ability to simply store and cook his own food, pour a clean glass of water and eat a healthy meal in the shelter of his own home.

Duvall cared for his ailing mother for three years and took a reverse mortgage on his family home to make ends meet. He first experienced homelessness when the bank reclaimed the property (and nearly all his possessions) after her death. Left with only his mother's ashes and two photo albums, Duvall worked at a local funeral home to pay for her funeral expenses and carried the photo albums in a backpack through a decade of homelessness.

Although Duvall worked at nearby farms and saved enough money to afford a bike and rent, he lacked the necessary credit to qualify for housing. Today, however, he occupies a Permanent Supportive Housing (PSH) unit at Sequoia Commons — a 66-unit affordable rental community in California's San Joaquin Valley — earmarked for residents who are facing challenges such as homelessness or chronic illness. "It's changed everything to have a place to live," he says. "I was ready to give up."

Investments in health



After caring for his mother and losing his family home, Kevin Duvall faced a decade of homelessness. Today, as a resident of Sequoia Commons in Goshen, California, he has security and a future.

According to the Centers for Disease Control and Prevention (CDC), about 60% of a person's life expectancy is influenced by everyday activities that take place outside the doctor's office. These so-called social determinants of health include access to affordable housing; safe workplaces and communities; reliable transportation; quality schools; clean water, food and air; and health care.

The link between housing and health, in particular, is both complex and impactful, says Dr. Garth Graham, vice president of community health and impact at CVS Health. For instance, research shows that a lack of access to affordable housing can negatively impact those with diabetes and persistent heart failure, says Graham. Unsurprisingly, separate studies show that access to affordable housing has a positive impact on behavioral health, childhood asthma and birth outcomes, he adds.



Andy Blethan and Nichole Miller are excited to settle into their new apartment. It's estimated that many low-income people pay at least half their incomes on housing. Reducing that financial burden to 30% has shown to significantly improve choices related to healthy living.

According to Graham, these social determinants of health can vary not just by zip code, but by destinations as specific as a neighborhood block or bus stop. "As we dig deeper and deeper, we are finding that that impact of social determinants of health is more localized than ever," he says. "Health is a very micro issue."

CVS Health is one of the investors in Sequoia Commons, which addresses social determinants of health. Built by housing and community development organization Self-Help Enterprises, the rental community provides low-income working families with safe and affordable energy-efficient housing, supportive services and subsidized transportation like an electric vehicle sharing program called Mio Car, which enables residents to rent a car for local errands through a mobile app.

"The feedback that we get from residents is that this is not just a place to live, it's a place where you can have opportunities to improve yourself by connecting to various activities and opportunities to learn or expand your horizons," says Self-Help Enterprises CEO Tom Collishaw.

The investment is part of a broader initiative by CVS Health to extend its reach beyond its retail pharmacy counters to build healthy communities. In February, the company announced that it invested \$67 million in affordable housing in 2019 to create over 2,200 affordable homes with supportive services in six states, including California. In 2020, CVS Health has committed an additional \$75 million in investments across the nation, says Keli Savage, head of impact investment strategy for CVS Health.

“We recognize the strong connection between housing and health,” says Savage. “We are focused on cultivating the right relationships with community organizations across the country and combining strategic investments in housing with services to address the specific needs of our communities.”

A housing vaccine

In rural areas and urban centers in California’s San Joaquin Valley, which Self-Help Enterprises has served since 1965, living conditions in many low-cost rental units “are deplorable,” says Collishaw. Pest infestations, lead-based paint and a lack of decent heating and cooling — in addition to the region’s poor air quality — can all create serious health challenges, he says.

“To get people into high-quality apartments with really energy-efficient appliances, so they aren’t afraid to put on the air conditioning when it’s 100 degrees outside, just changes their lives in terms of what they can reasonably presume for their health outcomes,” Collishaw says.

Collishaw points to the work of Dr. Megan Sandel, an associate professor at Boston University Schools of Medicine and Public Health, who proposes the idea that affordable housing is like a vaccine that ensures the health of people and communities.

“It’s a really interesting metaphor to me because all of the studies now are suggesting that it’s so fundamental to family health to have a decent place to live,” he says.

After 40 years in his field, Collishaw says the most remarkable impacts of providing affordable housing are the increased educational and employment opportunities for children. When he talks to successful adults who grew up in affordable housing communities as children, nearly all say a secure home environment was fundamental to improving their family’s trajectories.

Many low-income people also pay at least half of their incomes on housing, says Savage. Studies show that reducing that financial burden to 30 percent significantly improves choices related to healthy living, she adds.

To improve those choices, CVS Health is collaborating with Self Help Enterprises and other community partners to provide robust on-site resident services at Sequoia Commons, including cooking classes, after-school enrichment, English as a Second Language (ESL) classes, job training and on-site health and medical services like flu shots, screenings and health clinics. CVS Health also is helping Sequoia Commons document residents’ health assessment outcomes in order to produce metrics that demonstrate the links between affordable housing and positive health outcomes.



Sequoia Commons celebrated its grand opening Friday, Feb. 14, 2020. CVS Health contributed \$20 million toward the 66 low-income units built by Self-Help Enterprises (SHE). The facility includes a robust program of on-site resident services with job training, health and medical services, financial training and homebuyer education.

“Getting a roof over your head is really just the beginning to better health,” says Savage. “You have to continue to support people with the services they have not had in the past so they can make broader steps towards healthier lives.”

Duvall understands better than most the inextricable link between affordable housing and the opportunity to live a healthier life. He says his new affordable housing unit now enables him to be stable, self-sufficient and to care for his own health challenges as he ages. “I have a place to put my photo albums now,” he says, with pride.