

- 900,000 people with disabilities under the age of 64 live in an institutional setting, in many cases due to a lack of affordable housing and not due to needing residential care.¹
- 47% of individuals experiencing housing insecurity with a severe mental illness are unsheltered.²
- Permanent supportive housing is known to reduce hospitalization and emergency department visits. PSH housing offers, but does not require, accommodations and services such as tenancy supports and housing case management to help individuals obtain housing.³

The Impact of Housing Supports on Mental Health

Background

The number of individuals and families lacking stable housing continues to grow as approximately 17,000 people enter into housing insecurity weekly. A lack of safe and secure housing worsens mental health and exacerbates existing mental illnesses. Though having a mental illness or mental health condition does not cause housing insecurity, some individuals with a mental health condition are more vulnerable to being unhoused due to the nature of the condition.

Effects on Health

Trauma resulting from housing insecurity or unsafe living conditions can cause or worsen a mental health or substance use condition and make it harder to obtain housing. Quality, affordable housing is a protective factor for reducing psychological distress in families. Supportive housing and housing-first models are evidence-based models that help people with mental health conditions live and thrive in a community with others. These supports and accommodations are important for keeping people housed as it is difficult to provide adequate and humane mental health services to persons who do not have stable housing.

Impactful Policies and Programs

As states and towns draw up policies to address the visibility of people experiencing housing insecurity, many have implemented policies that are not evidence-based. Displacement of people out of sight and out of mind through tickets, sweeps, arrests, and involuntary hospitalization may address mounting public pressure to solve being visibly unhoused, but it does nothing to address the root of housing insecurity or end an episode of being unhoused.

In contrast, programs such as the Intensive and Sustained Engagement and Treatment (INSET) program that utilize peer support specialists to engage people with significant mental distress at risk of involuntary commitment, are most effective in addressing the underlying issues and addressing the individual's need for mental health support and housing.

1. Lisa Sloan, M.P.A. (2024). Priced Out: The Affordable Housing Crisis for People with Disabilities in 2024.
2. Treatment Advocacy Center (2024). The state of homelessness for people with SMI.
3. National Academies of Sciences, Engineering, and Medicine (2018). Permanent Supportive Housing: Evaluating the Evidence for Improving Health Outcomes Among People Experiencing Chronic Homelessness.

INSET has been shown to increase independent housing, reduce housing insecurity, and decrease hospitalization, thus, saving hundreds of thousands of dollars in inpatient care costs per participant. Community agencies already working with vulnerable populations must be engaged as key mental health care stakeholders to reduce the burden of mental health conditions and promote housing security.

Recommendations

MHA's recent Policy Institute panel on [Nutrition and Housing](#) highlights the importance of providing safe, supportive, and affordable housing.

MHA recommends increased investments in permanent supportive housing, and housing first models which can be funded by Department of Housing and Urban Development programs, including its Continuum of Care program, with support from the Substance Abuse and Mental Health Administration.

MHA recommends incentivizing linkages between Medicaid and Medicare providers and human service organizations to increase access to housing and tenancy services that keep people housed.

MHA encourages the formation of a national bipartisan taskforce to study and address core drivers of housing insecurity including housing affordability and to implement accommodations for people with disabilities.

About Mental Health America

Mental Health America is the nation's leading community-based nonprofit dedicated to addressing the needs of those living with mental illness and promoting the overall mental health of all. Our work is informed, designed, and led by the lived experience of those most affected. To learn more, visit <https://mhanational.org/policy-issues>.

