

Impacts of rental policy on social determinants of health: a framework approach

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Key Messages

1. Studies showed a strong link between rental housing and health, with health outcomes improving when intervention was offered.
2. A variety of policies can benefit a community's renter health including warrants of fitness, inspections, healthy housing programs, rental assistance.
3. A robust policy plan is the most comprehensive way to address the various social determinants of health for renters.
4. Multiple cities worldwide are implementing rental licensing and registration programs. Gray literature exists to provide insight on program structure and implementation strategies.

Abstract

Renters face unique challenges when it comes to health and housing. Policies can be considered to protect the renter community, which makes up almost 50% of Fort Collins' population. In fall 2021, the City of Fort Collins expressed desire to further understand the impacts of a proposed rental licensing and registration policy, including health impacts. The purpose of this project was to describe the relationship between rental policy and health outcomes through a social determinants framework and make recommendations to the City of Fort Collins based on the findings.

A scoping literature review was employed as a method to describe the relationship between rental policy and health outcomes. Next, a framework analysis was conducted to analyze the findings and create informed recommendations. The literature review produced 15 articles from PubMed and Web of Science databases that were then analyzed. Recommendations were provided to the city in addition to the results of the literature review. It is recommended that the City of Fort Collins adopt policy to address the three main social determinants of health related to rental housing: built environment, affordability, and physical living conditions. A rental licensing and registration program is a good candidate and if adopted, a thorough evaluation should be completed and made available for future research. The findings from the review and analysis, as well as the recommendations will be used by city staff in the policy advocacy and review process with City Council.

Keywords: renter health, social determinants of health, rental policy, renter licensing and registration

Literature Review

Introduction

Well-established knowledge among public health experts is that housing is a longtime predictor of health outcomes. There is a robust evidence base for this which covers everything from mental to physical health. For example, substandard housing can lead to chronic disease such as respiratory illness, communicable disease, or psychological distress as well as acute health concerns like injury or heart attacks (Healthy People 2030, n.d.-a; Health Affairs, 2018). Beyond physical housing conditions and the direct links to health outcomes, housing affects various social determinants of health, especially in the realms of the built environment and affordability. Many studies have looked at these causal pathways (Rolfe et al., 2020) and established a knowledge base that addresses the multifaceted links. When considering the larger picture of population health, one cannot ignore renter health, as renters make up over a third of the households in the United States (DeSilver, 2021).

The City of Fort Collins was interested in exploring the links between rental policy and health outcomes – understanding what links, if any, exist and if so, what they are. Almost 50% of Fort Collins' population rents their homes (City of Fort Collins, 2021). Therefore, if positive links exist between rental policy and health outcomes, the benefits of implementing such policy could be of high benefit to the City. This literature review conducted from January to April 2022 focused on rental policy as an intervention, analyzing the links between health outcomes of renters and policy decisions.

The aim of this study is to review which national and worldwide policies are implemented as an intervention of renter health and how these interventions affect health outcomes. The goal is to determine if the City of Fort Collins should consider introducing a

rental licensing and registration policy as a strategy to improve community health. Rental registration is when landlords register properties with a governing authority, such as a city, for tracking and data collection purposes. Rental licensing is implemented when landlords pay a modest fee to obtain a license to operate their rental properties. Such a license is provided oftentimes once an inspection is completed, which ensures properties have appropriate minimum quality and pass habitability standards. Inspections are often recurrent upon a pre-determined timeframe as a part of licensing. Rental policy is described throughout the review and is speaking specifically to strategies that center the needs of people who rent and the renting experience, such as renter health. However, it is important to note that landlords and other stakeholders must also be considered in the creation of renter-centric policy.

Methods

Scoping Literature Review

The methods included in this study are a literature review and a framework analysis. The scoping literature review format was designed to capture studies that linked rental policy to health outcomes in all ages of the rental population. Two scientific databases were searched, PubMed and Web of Science. Inclusion criteria consisted of children or adults in long-term renting situations and captured various aspects of housing quality, social determinants of health, significant health impacts (positive or negative), and intervention of rental regulatory policy with preference given to licensing and registration. There were no geographic or timeframe limitations to scaffold the search criteria, as any policy that impacted health would be deemed relevant agnostic of when and where it took place.

Articles were excluded if they focused only on eviction assistance, due to this already being a policy tool utilized by the City of Fort Collins. The other policy exclusion was rent

control as a broad requirement to cap rental prices which is not legally permitted within the state of Colorado. Articles that only established further linkage between health and housing were also excluded from the scope of this review.

Once a strong base of articles was established through the search strategy provided, articles were reviewed and narrowed first by a match of titles to the subject, followed by a review of abstracts, and finally a thorough review of articles that remained. To narrow the literature in the final stages, a spreadsheet was utilized to ensure the articles included and met various aspects of the inclusion criteria, with the strongest articles touching each point of inclusion.

Framework Analysis

The framework analysis was completed through a systematic approach once the literature was identified through the process above. After articles were reviewed, they underwent a process of theming and indexing which was used to name key takeaways, based on relevance to the inclusion criteria and questions posed. This process was executed using Excel to organize the articles and name content themes. Once indexed, the literature was grouped using a more built-out matrix in Excel. This included creating columns that attached to each code given in the theming process. The themes and groups were then interpreted for key takeaways to answer the question asked by the City of Fort Collins.

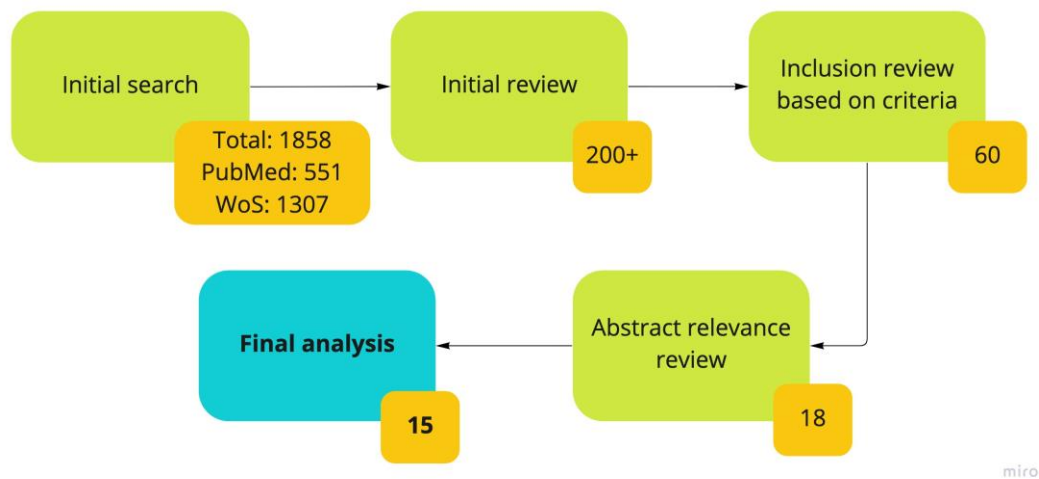
After the literature was interpreted and summarized into key takeaways, Miro was used to create a visual depiction of the social determinants of health that were addressed throughout the review and analysis. The primary social determinants – built environment, affordability, and physical living conditions – each had four inputs identified that describe how renter health outcomes are uniquely affected. See Figure 2.

Results

As described above, a thorough review process took place from initial search to final selection of literature. Once search terms were input into both databases, there were 1858 initial results. The first 100-150 articles in each database were scanned, and relevant titles were kept in the review. Of these 200-300 articles, 60 were chosen for abstract review. Comparing the abstracts to the inclusion criteria, 18 of the 60 articles were selected as most relevant. Once a thorough review of each article was complete and content was compared to the main inclusion criteria, 15 articles remained for final analysis. See Table 1 for more details.

Figure 1.

Methods & Results Flowchart.



The final literature reviewed included studies completed worldwide. Five were completed internationally ranging from Europe to New Zealand and 10 studies were based only in the United States, both nationally focused and targeting specific cities or states. Though no limitations were set to narrow results to a particular timeframe, all articles were published between 2011 and 2021. The data included in the articles were gathered between 1975 and 2020.

The results included various study designs with a focus on qualitative cross-sectional studies that leveraged surveys and interviews. There were also other literature reviews as well as longitudinal data analyses utilizing external data sources, such as various sources of federal or state data. The population covered renters throughout the lifespan, with most looking at ages 18+. One study looked at birth outcomes, multiple studies considered child health, and one study focused on older adults. Health outcomes examined by the literature included various specific mental and physical outcomes to general wellbeing. The most common specific outcomes included asthma and respiratory illnesses, injury, and depression.

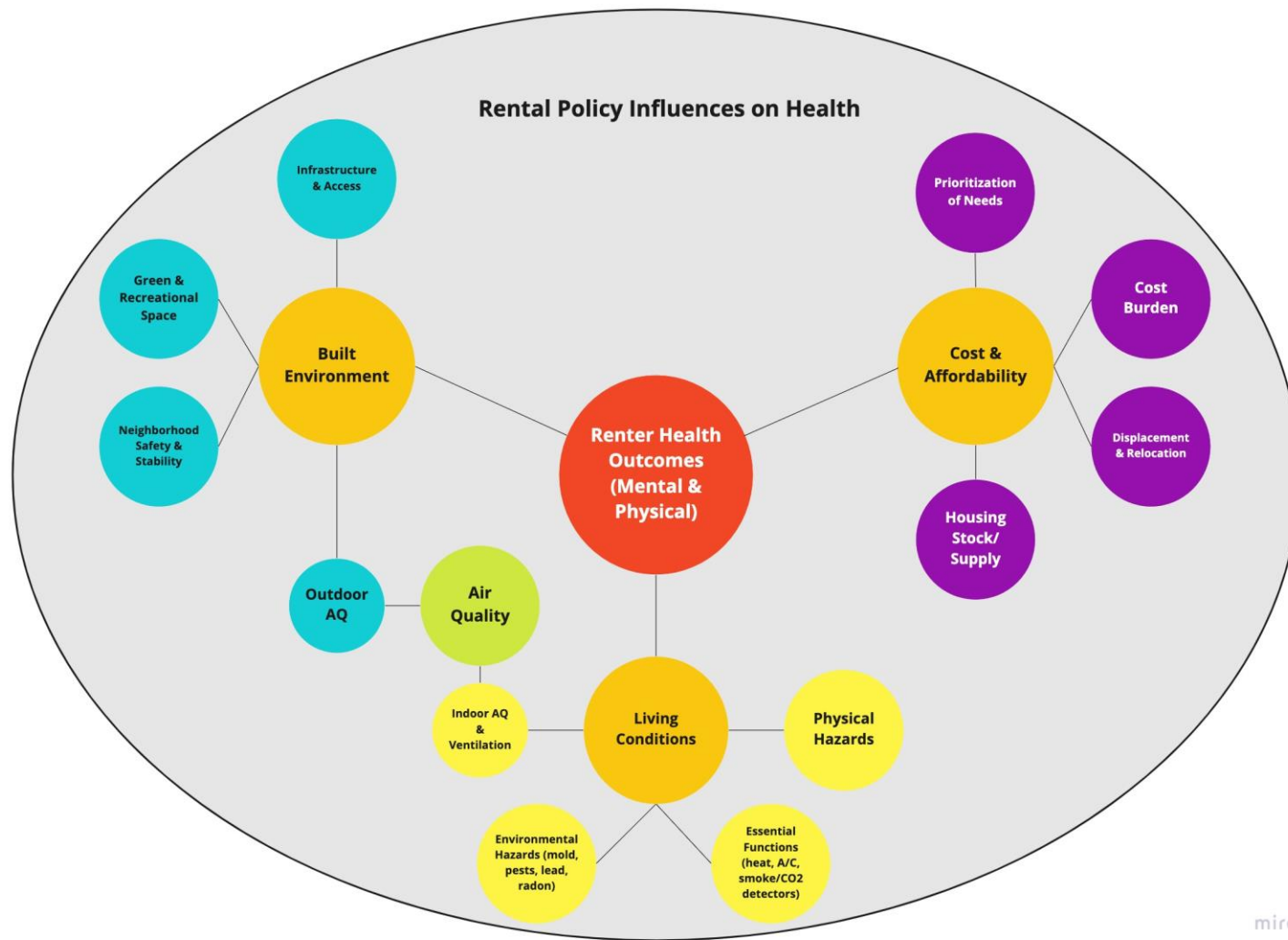
Table 1.*Literature Review Results*

Author	Year Published	Policies Studied/Proposed	Results
Denary et al.	2021	Rental assistance to reduce rent burden to no more than 30% of income	Participants receiving rental assistance had better mental health outcomes than those not receiving rental assistance.
Samuel et al.	2020	Rental licensing	Impacts of licensing and registration programs on a city's rental market is a complex issue that should be assessed on a city-by-city basis. There is an ambiguous relationship between regulation (e.g., fines) and rent prices. Some cities have a higher quality benefit than affordability effect.
Chisholm et a.	2020	Tenancy rights, inspections, random audits, etc.	Lack of assertion of tenant rights due to various tenant-landlord power structures.
Marquez et al.	2019	N/A	Renters who cannot access public assistance must choose between affordability, quality, or face homelessness.
Horwitz-Willis	2016	Implied warranty of habitability	Tenants are unlikely to report landlords when having trouble getting necessary repairs made. This is exacerbated in specific social groups.
Reddy et al.	2017	Healthy homes program	Healthy homes programs are effective tools for improving housing quality.
Meltzer & Schwartz	2015	Policies to relieve cost burden.	There is a meaningful relationship between cost burden and health.
Ferguson & Yates	2016	Federal healthy homes legislation	Federal healthy home policy is an effective tool to reduce exposure to harmful housing conditions that lead to diminished health and wellbeing.
Desmond et al.	2015	Intervene with policies to avoid forced relocation (free legal counsel for evictions, increase affordable housing supply).	Forced relocation is associated with both residential and community instability and choosing low-quality dwellings.
Fenelon et al.	2021	HUD rental assistance (public subsidized housing or housing choice vouchers)	Children receiving rental assistance miss school less often due to illness.
Miranda et al.	2012	N/A	Poor birth outcomes are associated with five built environment indices, with statistically significant associations with housing damage.

Author	Year Published	Policies Studied/Proposed	Results
Van Ommeren & Koopman	2011	Rent-controlled public housing	Non-profit housing associations play an important role in offering high-quality housing in rent-controlled markets, such as in the Netherlands.
Telfar-Barnard et al.	2017	Warrant of fitness (local) requirement	Study overview only
Park & Seo	2019	Multi-factor policy approaches to benefit housing tenure and conditions	Housing affordability and conditions are risk factors for poor mental health outcomes (depression & anxiety).
Pledger et al.	2019	Supportive policies for renters and aging in place	Older adults in New Zealand renting their homes were more likely to report poorer health and economic outcomes.

Figure 2.

Social Determinants and Renter Health Outcomes.



Discussion

Findings

Social determinants of health include external environmental factors such as access to education and healthcare, community context, built environment, among others (Healthy People 2030, n.d.-b). The literature highlighted a clear link between rental policy interventions and positive renter health outcomes. Policy focused on benefitting renters impacts multiple social determinants of health, including the built environment, cost and affordability, and physical living conditions, as renters have unique challenges in each of these areas.

Throughout the literature, health was defined in both broad and specific terms. Rental policy affected health outcomes from general wellbeing (Denary et al., 2021) to mental health outcomes like depression (Meltzer & Schwartz, 2015; Park & Seo, 2019). It also had a heavy focus on physical illness from asthma to cardiovascular disease, developmental and neurological disorders in children, injury, diabetes, and chronic or autoimmune disease (Pledger et al., 2019). Policies that were implemented in the studies analyzed had a positive impact on these health outcomes, showing that renter-focused policy is an effective tool to impact health.

Renting conditions affect health outcomes when cost of housing is too high making it unaffordable, as defined as spending more than 30% of income on rent (HealthAffairs, 2018). This leads to stress, the de-prioritization of treatment seeking behavior (Meltzer & Schwartz, 2015), poor mental health outcomes (Park & Seo, 2019), and forced relocation which affects education attainability in children and neighborhood stability (Desmond et al., 2015). As of the 2020 Housing Strategic Plan, 3 in 5 renters in Fort Collins were cost burdened (City of Fort Collins, 2021).

Another social determinant of health that affects renter health outcomes is that of the built environment. The built environment encompasses outdoor air quality, transportation access, green space, recreational opportunities, access to services and basic needs, and neighborhood safety. When the built environment surrounding an individual is not well-constructed, it can have devastating health impacts. These can include depression and poor mental health outcomes (Denary et al., 2021), poor birth outcomes for infants (Miranda et al., 2012), and a variety of physical ailments (Pledger et al., 2019).

Lastly, analyzed in this literature review was the importance of good physical housing conditions among renters as a social determinant of health. When standards of habitability are met such as good ventilation and air quality, an absence of injury-causing hazards such as broken railings or warped floors, working essential appliances such as heat, and an absence of pests or mold, health outcomes overall trend positive (Reddy et al., 2017). Ensuring a proactive approach to keeping living conditions up to standards is a good strategy to improve and maintain good population health in the community.

Implications for the City of Fort Collins

Table 2.

Recommendations

Recommendations
1. Implement rental policy to improve physical conditions of rental housing. A specific policy that addresses living conditions of renters is a licensing & registration program.
2. Make the policy process collaborative. <ol style="list-style-type: none"> <li data-bbox="347 1623 1289 1707">Connect with cities in Colorado (Denver, Boulder) implementing renter licensing & registration programs to hear expert advice, assess lessons learned, and gather potential evaluation data. <li data-bbox="347 1707 1162 1745">Connect with residents and landlords to discuss desires, goals, concerns.
3. Create a robust evaluation plan to add to the body of evidence, should policy be implemented.
4. Weigh the unintended consequences and consider ways to mitigate ahead of time.

Recommendation 1. Renters are greatly impacted by multiple social determinants of health. According to the literature, this primarily includes cost and affordability, built environment, and physical housing conditions (See Figure 2 above). The City is currently building upon its policies and programs to support renters in the realms of affordability and built environment. Examples of this include expanding the MAX transit line to North College to increase transit access, building a gentrification index to understand development trends, supporting partners to increase affordable housing stock to increase access to housing, and updating the Land Use Code. However, to look more fully at renter health, it also should have policy to address current physical living conditions. Habitability standards as outlined by Fort Collins include baseline standards for physical conditions such as proper heating, plumbing, smoke detectors, and other features (City of Fort Collins, n.d.).

The literature included in this review reports that renters are unlikely to report their landlords when there are unsafe or unhealthy living conditions due to power dynamics, fear of retaliation coupled with a lack of legal protection, or language barriers (Chisholm et al., 2020; Horowitz-Willis, 2016). Currently, there is no inspection program for long-term rentals, relying on renters to report issues to their landlord or to the city (City of Fort Collins, n.d.). The data makes clear that this is not a realistic solution.

The other main benefit, besides taking a proactive approach to improve physical living conditions, is to gather data. At a minimum, it is recommended that the City enroll long-term rentals in a registration program to collect data. This data can be useful in multiple avenues including to inform future policy implementation and service expansion. To further the City's impact, licensing and inspections would confirm that housing conditions are habitable for the renter community. Data from this expanded policy could also benefit the City's future policy and

service offerings. For example, if data show a cluster of ongoing failed inspections and poor living conditions, the City can choose to improve green spaces or transit access to address additional facets of the social determinants and take a multi-faceted approach to renter health as immediate housing conditions are undergoing improvement.

Recommendation 2. It is important to make the policy process collaborative from inception to implementation. The first way to do this is with peer cities in Colorado that have implemented, or are in the process of implementing, renter licensing and registration programs. Denver and Boulder are two recommended cities that have recently adopted licensing and registration policies and are in various stages of implementation. Throughout this process, it is important to gather lessons learned, evaluation data, and expert advice. While these policies are relatively new and long-term outcome data will not be available, there may be initial outcomes and other data the cities have gathered and are ready to share and discuss. Secondly, it is recommended to engage thoroughly with the community of both renters and landlords in Fort Collins. Hearing first-hand experiences and perspectives as well as concerns, ideas, and considerations is a process that is beneficial and effective for all parties involved. A current example of this in Fort Collins is the Rental Housing Advisory Group. Both collaborative processes remove historical silos and avoid duplication or rework down the road.

Recommendation 3. When considering a data-driven policy, it is critical to prioritize the evaluation process. It is recommended to create a robust evaluation plan to add to the body of evidence, as there is a gap in the literature specifically geared toward licensing and registration programs. The data gathered should be public and easily accessible for other municipalities, especially of similar size, to review upon consideration of future policies and programs that

reflect these goals. This data should incorporate health outcomes, effects on affordability, and lessons learned throughout implementation.

Recommendation 4. As is standard for any policy implementation plan, it is critical to consider the unintended consequences a new policy may have on the community. In this case, examples of unintended consequences could be the creation or reinforcement of off-market rentals passing along program costs to renters, or the displacement of individuals and families. Each of these consequences could appear in a unique context and are often cited as reasons not to implement this policy. Ultimately, there will be consequences in either direction when considering new policy. Consequences of not implementing renter policy aimed at improving living conditions could be continued poor renter health outcomes and costs or a lack of data to understand the rental landscape within the City. These outcomes must be weighed against each other and mitigated for in advance.

A “shadow rental market” refers to the unofficial, unregulated market in which landlords advertise and rent properties outside of the legal means. This can appear when a market is heavily regulated without incentive, among other circumstances. Samuel et al. (2021) discusses this as a common reason that cities choose not to adopt licensing and registration policy, but ultimately may not be as large a concern, dependent upon factors within the city’s current market.

The concern over passing costs of the program to renters must be considered as well. Ideally, the monetary cost of taking part in the program should be minimal. Existing programs are minimal in licensing cost. Therefore, the cost that landlords would be passing along to renters is more likely to be that of maintenance and repairs. To mitigate this cost in advance, the City could choose to pair a pilot landlord incentive program that provides repair funds to eligible

landlords. It is also important to understand the effects on small landlords, ensuring that this policy does not push them out of the property management market. Again, small landlord incentives could be a mitigation strategy, as well as including many stakeholders in the policy creation process.

A third, but not final, example of an unintended consequence is that of the potential displacement of tenants. Should a routine inspection uncover unlivable conditions that require in-depth repairs that take time, this could lead to displacement of individuals or families. Alternatively, inspections could show that an impermissible number of people are living under the same roof, causing displacement. City staff should consider additional renter protections to potentially pair with the licensing and registration policy to mitigate for this situation ahead of time.

Strengths and Limitations

A strength of this literature review is that it searched across journals and scientific disciplines. It cast a wide net over policy implications and health outcomes. It also was not limiting in time or geographic factors and was inclusive of various innovative policies across the world. The health outcomes discussed throughout the literature were robust and the articles reviewed many aspects of health associated to various social determinants.

A limitation of this review is that it only focused on two databases in total, leaving out possible helpful research in fields such as law, urban planning, and other housing-related disciplines that were not included in the scientific research evaluated. Another limitation is that the evidence base specific to the policy in question from the City of Fort Collins is not robust, making it difficult to find literature that applied directly to the situation.

Conclusion

The literature review accomplished the goal in question and analyzed the clear link between renter policy and renter health outcomes. While there is more work to be done specific to licensing and registration programs, municipalities should have a robust portfolio of renter policy to benefit population health. This is particularly important in communities with a high volume of renters, such as Fort Collins, where renter health is inextricably linked to population health. City staff and leadership should consider designing and implementing strategic rental policies across multiple social determinants, to boost community health and protect the rights of renters in the city.

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