HEALTHCARE for HOUSING COALITION

Impact on Housing and Residents in Minnesota

BlueCross BlueShield Minnesota · Children's Minnesota · CentraCare · Essentia Health · Fairview

GREATER MINNESOTA HOUSING FUND

HOUSING and HEALTH INITIATIVE





Research shows that **when people are stably housed**, both individuals and healthcare systems alike benefit from **increases in primary care use**, **decreases in emergency room visits**, **fewer hospitalizations**, and **a reduction in health expenses.**

Housing stability is one of the most important social determinants of health, shaping health outcomes, health equity, and overall community well-being.

Recognizing this connection, Greater Minnesota Housing Fund launched the Housing & Health Fellows Program in 2023 in partnership with the Center for Community Investment and Minnesota Housing. The program brought together leaders from local healthcare organizations to explore how health systems could leverage their financial, operational, and community assets to advance affordable housing solutions.

The success of the Fellows Program led to the creation of Healthcare for Housing Minnesota in 2024, a statewide community of practice that convenes healthcare institutions around a shared goal: advancing housing stability as a pathway to healthier communities and improved health outcomes.

Today, Healthcare for Housing Minnesota (comprised of Allina Health, Blue Cross and Blue Shield of Minnesota, CentraCare, Children's Minnesota, Essentia Health, and Fairview Health Services, and GMHF) is focused on translating that shared commitment into collective action.

The coalition brings a unique healthcare perspective to housing policy and systems change, highlighting the critical relationship between stable housing, health outcomes, and healthcare costs.

Members work together to **elevate housing as a health priority**, **support coordinated investments** and **partnerships**, and **encourage greater healthcare sector engagement** in affordable housing development and preservation.

Efforts focus on lending the healthcare voice to affordable housing advocacy through policy engagement and partnerships between organizations. Guided by a commitment to be action-oriented, the coalition continues to strengthen the case for policies, investments, and cross-sector solutions that help more Minnesotans secure and maintain stable, affordable housing.



More disposable income for food, medicine, and clothing

20% increase in use of primary care services

Fewer hospitalizations for general healthcare and chronic illness

Improved neighborhood quality, safety, and amenities

18% decrease in emergency room visits

Improved outcomes in health, employment, education, and economic independence

12% reduction in overall healthcare expenses for Medicaid recipients

Fewer health problems such as trauma, asthma, lead poisoning, accidents, and injuries related to unstable housing



COALITION ACTION STORIES

BlueCross BlueShield Minnesota

Children's MINNESOTA

CentraCare

Essentia Health

Fairview

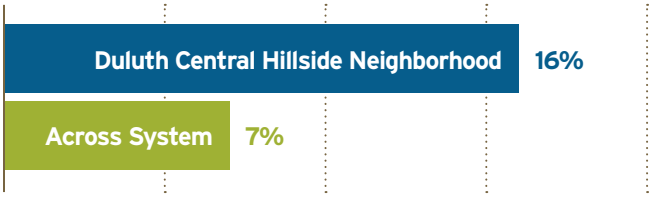
HEALTHCARE FOR HOUSING COALITION

Essentia Health

Housing has been a well-documented issue in the Duluth area, exacerbated by an aging housing stock, high demand, and lack of real estate builders and investors. Essentia responded.

KEY METRICS

More than **2,000 patients** indicated they had **housing instability** during the last year.



Approximately **16%** of patients in the Duluth Central Hillside neighborhood identify housing instability compared to **7%** overall across the system.

ACTIONS

Essentia Health has contributed to several initiatives in Duluth, including the construction of 70+ units of affordable housing at Brewery Creek and Brewery Creek Terrace in the Central Hillside neighborhood. Essentia has also set up partnerships to help residents obtain and retain housing, including 11 families in the Hillside neighborhood received downpayment assistance through One Roof Community Housing. A partnership with Justice North and One Roof supported 650 people accessing services to prevent eviction and another with Ecolibrium3 supported 94 home aging-in-place interventions. And, embedded within Essentia's electronic medical record is *Resourceful* — a directory used to connect patients to organizations that can, among other things, help find or pay for housing.

Essentia's work in Duluth also inspired support for housing development in the hospital system's rural areas. In Sandstone, local employers — including Essentia — noted a shortage of housing as a significant challenge to workforce recruitment and retention. With anticipated job growth and expansion in the area, the community's limited inventory of just 86 market-rate housing units underscored the need for additional housing options to support the local economy.

Essentia Health contributed $180,000 to fill a funding gap needed to support an important workforce housing project in the City of Sandstone. The Bookmatch created 32 new units of housing with rental rates targeted at individuals earning between 60-80% of the area's median income. This project revitalized an important community resource, created housing to support the local workforce, improved safety, and significantly increased vibrancy downtown.

The Bookmatch in Sandstone







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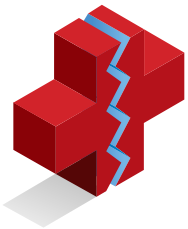
Fairview Health Services

Access to safe, stable, and affordable housing is a significant barrier to health, and research shows a connection between housing stability and health outcomes.

KEY METRICS



Systemwide, **nearly 4% of patients report housing instability**. In **Minneapolis** and **St. Paul**, that jumps to almost **8%**.



Instability is associated with disrupted access and continuity of care.

Fairview's *Community Health Needs Assessment* identified several housing-related challenges, including housing insecurity, homelessness, long wait lists for senior housing, and limited age-friendly options. Combined with high living costs and a lack of transitional resources, these barriers limit access to needed services and contribute to health disparities, particularly for vulnerable populations such as children, seniors, and unhoused individuals.

ACTIONS

Fairview addresses housing instability through advocacy, investments in housing and other social determinants of health, and focused community programming.

This work includes:

- Providing a $1 million investment in Twin Cities Habitat for Humanity to expand affordable homeownership opportunities throughout the Twin Cities.
- Offering drop-in neighborhood-based support through three Health Commons locations, including healthcare services, wellness programming, healthy food and supply distributions, and classes. Health Commons are located in neighborhoods where over 50% of renters face housing cost burdens and other barriers to health.
- Expanding access to free, low-barrier preventive healthcare screenings, services, and vaccinations at pop-up clinics in partnership with community organizations.
- Supporting patients and neighbors through *Community Resource Connect, Findhelp by Fairview*, an online search platform that connects people to free and low-cost health and community services.



Build the capacity of care teams to identify and respond to housing instability through education, screening, and referrals.

Develop programmatic partnerships that connect patients directly to housing resources.

Advocate for housing policy and funding.

Invest in the creation and preservation of affordable housing.

HEALTHCARE FOR HOUSING COALITION

Children's Minnesota

Children's Minnesota works to strengthen referral networks for housing and homelessness services and support resource-sharing and community outreach efforts.

ACTIONS

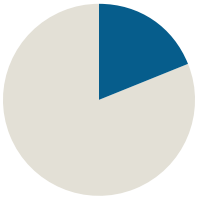
The Community Connect program supports families served by Children's Minnesota's Minneapolis, St. Paul, West St. Paul, and Brooklyn Park primary care clinics. Housing continues to be one of the top five needs for families that participate in a Community Connect social needs screening. Resource Navigators work with families to help them access rental assistance, connect with local housing resources, and work with Children's Minnesota Healthcare Legal Partnership attorneys to prevent eviction and/or address other housing-related legal issues.

PATIENT STORY

A young mother with her newborn baby arrived at the clinic seeking comprehensive support after relocating to Minnesota. After losing her primary support system, she faced an unstable housing situation with a $1,500 monthly rent, no lease, no steady income, and unclear medical assistance, putting her at severe risk of eviction. Through step-by-step collaboration, the Healthcare Legal Partnership team protected her housing rights and a community partner provided rental assistance.

Housing stabilization allowed this mother to focus on accessing job support services to secure employment and re-establish healthcare access. Her determination and growing confidence transformed her from an overwhelmed individual into an organized navigator of social systems, demonstrating a powerful story of community support and personal resilience.

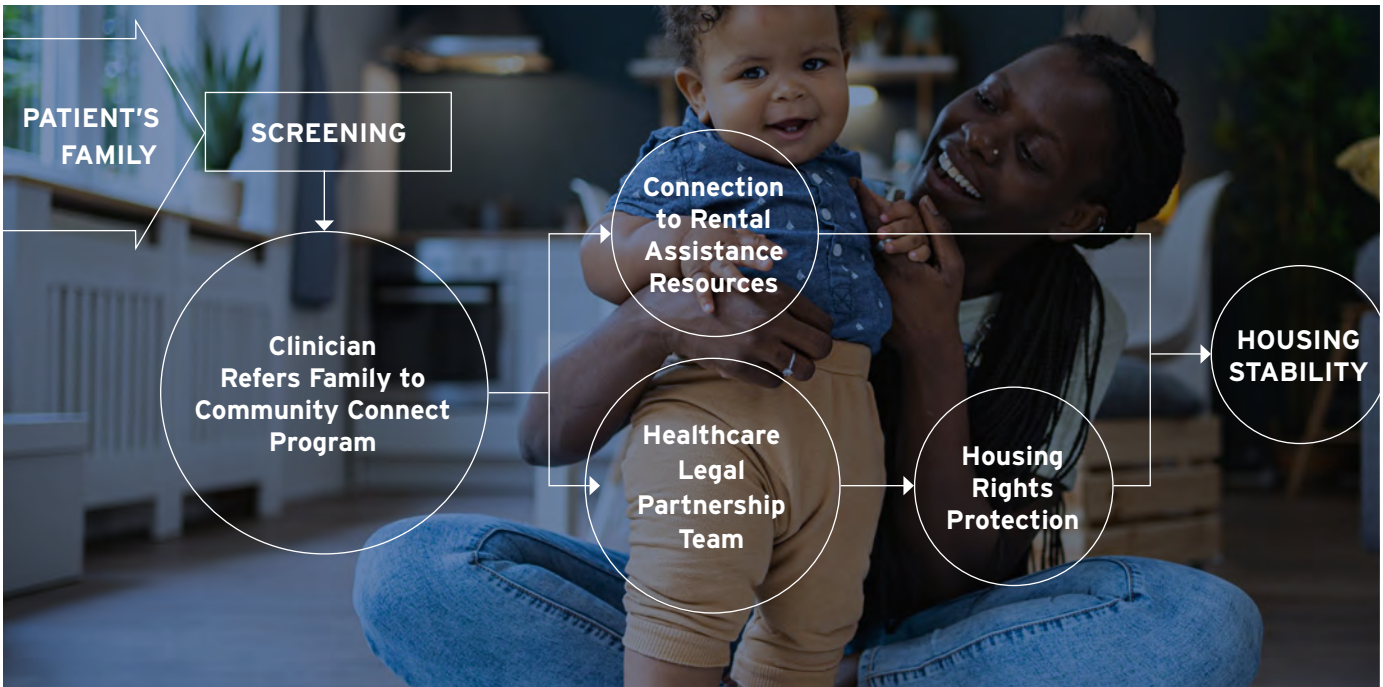
KEY METRICS



19% of total cases served by the Children's Minnesota Healthcare Legal Partnership **related to housing** in 2025.



80% of homeless youth in Minnesota in 2023 **were minors with their parents**.



HEALTHCARE FOR HOUSING COALITION

CentraCare

Housing instability is prevalent in Central Minnesota, and the impact is showing up at significantly higher rates in hospitals and clinics than before.

Housing instability affects physical, mental, and social well-being. Difficulty obtaining or maintaining housing can contribute to stress, social isolation, delayed healthcare, food insecurity, and barriers to substance use recovery. Adults who reported housing challenges in the 2024 Central Minnesota Adult Community Health Survey consistently experienced these impacts at higher rates.[1]

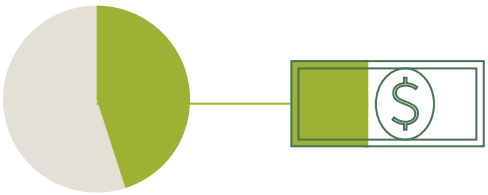
Research also links housing cost burden and eviction to an increased risk of premature mortality, highlighting the importance of stable, affordable housing.[5,6]

"We began to see the potential for a whole housing system improvement that could have a long-term and scaled impact on the health and vitality of the St. Cloud region," said Kathy Parsons, CentraCare's former Vice President of Population Health.

KEY METRICS



More than **1 in 4 households are housing cost-burdened** across Central Minnesota.[2-4]

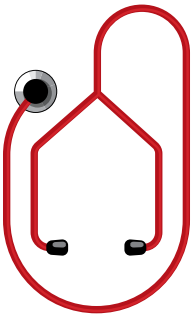


45% of renters in Central Minnesota **spend more than 30% of income on housing**.[2-4]



2X

Renters are **more than twice as likely** as homeowners **to report fair or poor health**.[2-4]



Residents experiencing **housing challenges report higher stress**, **loneliness**, **delayed healthcare**, and **food insecurity**.[2-4]

Sources: [1] Central Minnesota Adult Community Health Survey, 2024; [2] Minnesota Housing Partnership County Housing Profiles, 2026; [3] U.S. Census Bureau American Community Survey; [4] U.S. Department of Housing and Urban Development Comprehensive Housing Affordability Strategy (CHAS) Data; [5] Mehdipanah R. Without Affordable, Accessible, and Adequate Housing, Health Has No Foundation. Milbank Q. 2023;101(suppl 1):419-443; [6] Pollack CE, et al. The Impacts of Rent Burden and Eviction on Mortality in the United States, 2000–2019. Soc Sci Med. 2024;340:116398.

HEALTHCARE FOR HOUSING COALITION

Blue Cross and Blue Shield of Minnesota

Housing insecurity is associated with higher acute care needs and fewer preventive care visits for patients covered under Medicaid as well as those privately insured.

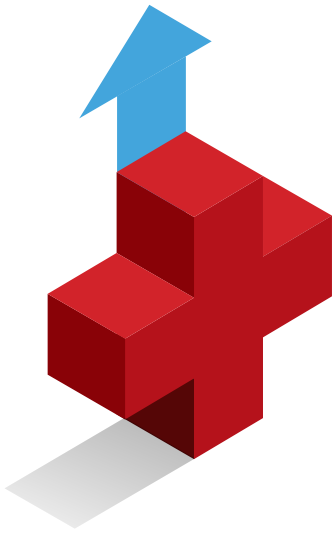
Housing insecurity is a key social driver of health, affecting access to care, chronic disease burden, and health outcomes. Through prior analysis Blue Cross and Blue Shield of Minnesota (Blue Cross) identified approximately 17.9% of Medicaid and Commercial members were at high risk of housing insecurity. These patients are more likely to use emergency departments and inpatient services leading to higher care costs. Larger differences were seen in those insured by Medicaid with smaller costs increases with those privately insured.

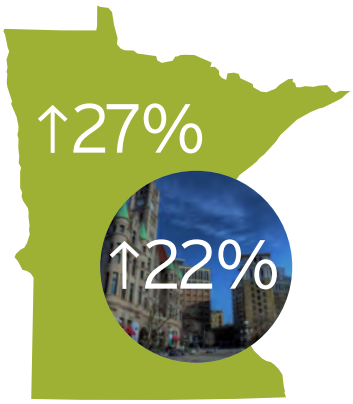
KEY METRICS

Members with **high housing insecurity** have a **higher monthly spend** than members without.[1]

Healthcare costs were **22% more** in the **Twin Cities metro** and **27% more** in **Greater Minnesota**.[2]

Members at **high risk of housing insecurity** have **more emergency room** and **inpatient visits**.[3]







Source: Predictive based on trends of those with known Social Determinants of Health needs. [1] In ages 35-64, Per Member Per Month (PMPM) costs were higher among members at high risk of housing insecurity in both Lines of Business (LOB) (+5.9% in Commercial and +26.1% in Medicaid; [2] These patterns were consistent across regions, with larger PMPM differences observed in Medicaid and smaller but positive differences observed in Commercial (+10.5% in the Twin Cities metro and +4.1% in Greater MN); [3] Among members ages 35-64, members at high risk of housing insecurity have higher ED and IP rates than those not identified as high risk across all LOB and geography groups. The size of the difference varies by geography.

The impact of housing on health is both expansive and costly. A collective action is needed to start to address the gap in capacity, affordability, and services needed within the housing space.

Healthcare organizations are engaged and supportive of advancing housing solutions in Minnesota and know that it requires all of us to drive these changes. This report shows the need not only within healthcare, but the impact that housing has on all industries and communities, and underscores the need for fresh energy and continued collaboration across sectors to create lasting solutions. The organizations in the cohort have learned about and contributed housing solutions that improve our communities and bottom lines. We are happy to engage with other systems inside and outside of healthcare to share what has worked, what has been challenging, where there are needs for more collaboration.

A CALL FOR NEW INDUSTRIES TO ENGAGE

Healthcare entities in Minnesota have come together to create a shared understanding of the problem and actively contribute to solutions. Many members of the Healthcare for Housing cohort have supported solutions through investments, grants, and new programs designed to improve housing outcomes for individuals and families.

While other industries and employers have also stepped up, there is an opportunity to engage even more sectors in addressing housing challenges. Expanding these efforts will require partnerships beyond the healthcare sector, bringing together employers, businesses, and community leaders to explore how organizations can contribute to housing solutions through capital, land, investment, and more.



A CALL FOR IMPROVED DATA AND IMPACTS

Additionally, there is a need to gather and align data that more fully captures the social, economic, and community impacts of limited access to affordable and attainable housing in Minnesota. This data is available but often comes in slightly different sources. This report is an example of how many healthcare systems all track similar things, but not equally enough to aggregate into a single report or picture. Leaning on the expertise of universities and other groups to aggregate this would provide valuable insight into just how much this is costing and impacting Minnesotans.

Let's get to work.



"**Stable housing is foundational to good health.** At Fairview, we are working alongside community partners to expand access to affordable housing, connect people with essential resources, and address the barriers that prevent individuals and families from living healthier lives." — James Hereford, Chief Executive Officer, Fairview Health Services

We support the development of **strong communities** and **affordable homes** for **all Minnesotans** through access to **low-cost capital**, **effective partnerships**, and **innovative solutions** to local housing needs.

GREATER MINNESOTA HOUSING FUND

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