Where We Stand:

NAMI believes that all people with mental health conditions deserve access to supports that promote wellness. NAMI supports public policies and laws that help address social determinants of health, including ensuring stable, safe, affordable, and supportive housing options for people with mental health conditions.

Why We Care:

Access to affordable housing is a critical social determinant of health, and a person’s access to housing can affect — and is affected by — mental health. Experiencing housing instability may contribute to stress, anxiety or other mental health symptoms. The symptoms of a serious mental health condition can also lead to housing instability. Moreover, it’s well-documented that people with mental illness experience housing discrimination throughout the rental process.

People with mental illness are overrepresented in the unhoused population, as about 1 in 5 people experiencing homelessness in the U.S. have a serious mental health condition. Homelessness has a profoundly negative impact on mental health, and children are especially susceptible to the psychological effects of homelessness and housing instability.

The leading cause of homelessness is a lack of affordable housing. Many people with a serious mental illness rely on Supplemental Security Income (SSI) for their incomes. Yet, research shows that there are zero U.S. housing markets in which a person living solely on SSI can afford a safe, decent apartment without rental assistance. This is why rental assistance is so critical. Available forms of rental assistance include project-based vouchers – assistance attached to a specific housing unit – and tenant-based vouchers – assistance that families can use to rent any private apartment that meets program guidelines. Yet only 1 in 4 eligible low-income renter households receive the help they need. Stable, safe and affordable housing supports recovery, and helps prevent hospitalizations and involvement in the criminal justice system. Various housing programs have proven benefits for people with mental illness. Housing First programs provide permanent housing and support services to people experiencing homelessness without preconditions, thereby eliminating access barriers. The U.S. Department of Housing and Urban Development (HUD) Housing Choice Voucher Program (Section 8) provides vital housing assistance to families, the elderly and disabled individuals with low incomes. The Supportive Housing for People with Disabilities Program (Section 811) is dedicated to developing and subsidizing rental housing for very or extremely low income adults with disabilities, including severe mental illness. These federal programs, as well as other state and local initiatives, provide critical housing supports for people with mental illness. Yet they are often underfunded, and only have the resources to serve a fraction of individuals with mental illness in need.

NAMI supports public policies and laws that help address social determinants of health, including ensuring stable, safe, affordable, and supportive housing options for people with mental health conditions.

When we invest in programs that work, we are also investing in success and recovery. NAMI supports public policies and laws that adequately fund and implement effective housing programs to provide housing stability for people with mental health needs.

To learn more about NAMI’s work on this issue, visit www.nami.org/Advocacy/Policy-Priorities