

**POLICY BRIEF** 

## **Improving Tenant Health:**

A Proactive Approach Through Rental Inspection Policies

## Introduction

Housing is a key factor for health, wealth, and quality of life. Housing can refer to apartments, houses, and other residential centers. Poor quality housing can contribute to a wide array of physical and mental health problems and is associated with overall lower psychological well-being (ChangeLab Solutions, 2023; Jones-Rounds et al., 2014). Housing issues such as water leaks, poor ventilation, dirty carpets and pest infestation can lead to an increase in mold, mites and other allergens associated with poor respiratory health outcomes (Braveman et al., 2011). Tenants are more likely to live in older homes with more issues and have higher housing concerns compared to homeowners. Many of these factors can contribute to a lower life expectancy for many renters (Forrest & Patterson, 2022).

With housing prices increasing drastically in recent years, renting may be the only option available for many residents. As 29% of Eastern Jackson County (EJC) residents are tenants, it is essential to ensure stable and adequate rental housing. After surveying EJC residents, housing was identified as a prominent issue. According to the 2023 Community Health Assessment (CHA) survey, twenty-one percent of respondent households identified one or two health or safety issues with their place of residence; twelve percent of respondents identified three or more health or safety issues. The top three housing issues reported in EJC were non-existent or non-working carbon monoxide detectors, mold or mildew, and chipped or peeling paint (Jackson County Public Health, 2023).

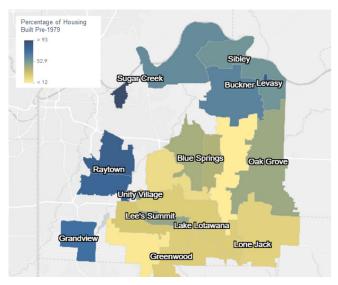


## **Housing Conditions & Health Outcomes**

Asthma, a chronic lung disease, can be caused by substandard living conditions such as exposure to mold and pests (Braveman et al., 2011; Kim et al., 2022). Asthma is one of the top three most prevalent chronic diseases for residents 18 and older in EJC. Symptoms of asthma morbidity can include coughing, wheezing, or shortness of breath (World Health Organization, 2023). Data from the Centers for Disease Control and Prevention (CDC) show that Grandview and Sugar Creek have the highest prevalence of asthma in EJC (CDC, 2023). Multiple studies have shown that individuals who live in a rental unit or in public housing had a higher chance of having asthma compared to homeowners, and those who rent were also more susceptible to asthma attacks. These findings were significant among adults and children (Kim et al., 2022; Mehta et al., 2018).

Tenants are also more susceptible to lead poisoning as they are more likely to live in older homes (Swope et al., 2019). A 2021 report published by the U.S. Department of Housing and Urban Development (HUD) found that approximately 34.6 million homes nationwide contain lead-based paint - 89% of which were constructed prior to 1978, the year lead-based paint was banned. The HUD report also found an increased prevalence of lead-based paint in homes in the Northeast and Midwest. While peeling paint may be an aesthetic annoyance in newer homes, chipped paint in older homes could contribute to lead exposure. Lead poisoning may also cause irreversible effects on brain and nervous system development, resulting in lower intelligence and reading disabilities

(Braveman et al., 2011). In EJC, 44.64% of houses were built pre-1979, posing a higher risk of lead exposure to residents residing in those homes. See Figure 1 below, which shows the density of EJC housing built prior to 1979.



**Figure 1:**Percentage of Housing Built Pre-1979 in Eastern Jackson County

Older homes are also more likely to lack insulation or central air systems, leading to both heating and cooling problems, placing children and families at higher risk for multiple health problems. Extreme low and high temperatures have been associated with increased mortality, including an increased risk of cardiovascular disease, especially among vulnerable populations such as the elderly (Braveman et al., 2011). On the other hand, improvements in warmth and energy efficiency within housing units have positive impacts on health outcomes on low-income individuals, especially elderly people or individuals with existing medical conditions (Gibson et al., 2011).

Finally, the quality of neighborhoods can be directly correlated with physical and mental health. The absence or presence of neighborhood amenities provided to tenants was also associated with mental wellbeing of individuals. However, tenants and residents who perceived their neighborhood positively, and had a positive relationship with their landlord, tended to have higher than average levels of mental wellbeing. Both respect for the quality of the neighborhood and the aesthetic of the rental unit contribute to the tenants' mental wellbeing while living in an underserved area. Ultimately, the wellbeing of the tenant is directly influenced by the responsiveness of the landlord regarding housing issues (Bond et al., 2012; Jones-Rounds et al., 2014).



# Proactive Rental Inspections

One intervention that could improve housing conditions and alleviate health inequalities is a local Proactive Rental Inspections (PRI) program. A PRI program is a systematic way of conducting rental housing inspections to ensure rental units are safe and habitable for tenants. This preventative approach can help address substandard housing quality, which can in turn prevent lead poisoning, asthma, and other respiratory conditions that result from mold exposures and other issues. Cities that implement PRI programs can promote and ensure affordable, safe, and adequate living conditions for tenants. PRI programs can help to remove the burden from tenants who may be dealing with unsafe conditions in their home and provide avenues for tenants to have recourse when their landlords do not meet these safety standards. Instead of waiting until housing units deteriorate and become uninhabitable, PRI programs help preserve the existing housing stock by keeping conditions safe and healthy.

PRI programs have the potential to alleviate health inequities directly. For example, Rochester, New York implemented a PRI program in 2005 to inspect for lead-based paint. Out of the 193,584 rental units inspected, 10,149 received a violation for deteriorated interior paint. The program successfully decreased lead paint hazards for over 85% of the tenants. The program showed a direct health benefit as there was a more significant decrease in blood lead levels for Rochester children compared to the rest of the state (ChangeLab Solutions, 2023).

Additionally, multiple studies have shown that improving housing conditions can lead to better respiratory health outcomes. This can be particularly evident for children, with some estimates that more than 44% of childhood asthma diagnoses can be attributable to exposures in the home. (Lemire et al., 2022). With proactive rental inspections, asthma triggers such as mold, pests, and insufficient heat could be avoided or remediated before they become a respiratory health problem. Protecting tenants from asthma triggers can greatly improve health outcomes and quality of life for residents, especially children.

Living in persistently poor housing conditions can have detrimental effects on mental health. While occasional or short-term housing problems may not immediately impact mental well-being, residing in substandard housing over extended periods significantly affects residents' mental health. Research suggests that addressing these housing issues, either by moving out or resolving the problems, leads to improvements in mental health (Pevalin et al., 2017). These findings are particularly concerning for low-income renters, who may encounter difficulties in relocating from inadequate housing situations, or who feel like they have little recourse when landlords are unresponsive. Rental inspections offer a crucial intervention point to prevent housing issues from becoming chronic stressors that negatively impact tenant well-being.

One final benefit of PRI programs is the economic benefit to cities that enact them and to the property owners who rent to tenants. A PRI program can preserve property values by ensuring stability and proactively preventing deteriorating conditions. Preserving property values benefits the entire locality because it provides additional revenue through local taxes that can be used for local services

in the community (ChangeLab Solutions, 2023). Additionally, landlords are less likely to be held responsible for health and safety issues with these programs in place.

#### **KEY INFO TO KNOW**

12% of CHA respondents reported three or more health or safety issues in their place of residence.

JACKSON COUNTY PUBLIC HEALTH, 2023 COMMUNITY HEALTH ASSESSMENT

In EJC, the cities of Buckner, Grandview, Raytown, and Sugar Creek all currently have PRI programs in place. All four municipalities' programs align closely with nationally recognized standards (Appendices I-IV) which are backed by research and evidence (ChangeLab Solutions, 2023; Forrest & Patterson, 2022). These municipalities all require inspections before rental units can receive a permit or certificate and require a routine, comprehensive interior inspection. Buckner requires property owners to pay for a third-party inspection service, while Grandview, Raytown, and Sugar Creek employ inspectors and require property owners to pay for each inspection. While each municipality has implemented their program differently, staff from these cities spoke highly of these programs and their effectiveness. A representative from the city of Sugar Creek said "We have discovered through rental inspections, properties that were substandard to the minimum code standard that have been rehabbed and now revitalized some of our neighborhoods. A number of properties that have sat vacant have been

purchased and rehabbed and now provide safe, attractive and compliant housing."

According to the CHA survey data, 21% of EJC respondents had existing problems with their housing units that could be addressed through a PRI program. The top three issues reported on the survey were non-existent or non-working carbon monoxide detectors, mold or mildew, and chipped or peeling paint (Jackson County Public Health, 2023). Both Grandview and Raytown also reported that one of the most common violations they see is noncompliant smoke detectors. Additionally, 77% of Jackson County Public Health's CHA Survey respondents support a program that would establish health and safety standards for rental housing units (Jackson County Public Health, 2023).

According to data from the Census Bureau (2020), the four cities currently with PRI programs have an estimated 10,916 rental units, out of an estimated 31,000 rental units across EJC in total. The two cities with the next highest number of rental units are Lee's Summit and Blue Springs. If these cities each adopted a PRI program, there would be an estimated 25,900 rental units covered by a PRI program in EJC. In other words, 83% of all rental units in EJC would be covered by a PRI program, protecting a significant portion of renters from inadequate housing conditions.

## The Bottom Line

Renters are more likely to live in a home with inadequate living conditions than homeowners, which could lead to negative health outcomes. Furthermore, poor quality of housing is also associated with overall lower psychological well-being. PRI programs are one intervention cities can implement to address substandard housing and protect the health and well-being of tenants. Ultimately, proactive inspections lead to safer living conditions and creates a healthier EJC for all community members.



## References

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#### APPENDIX I - GRANDVIEW RENTAL INSPECTION POLICIES

Policy Criteria	GRANDVIEW	ChangeLab Model Policy	CityHealth Gold Standard
Estimated Rental units	5,168 units		
% of households that rent	49.4%		
% of CHA survey respondents supporting program	79.2%		
City Ordinance Establishing Program	Ord. No 7129		
Date Effective	22-Jan-19		
City Code	Section 1, Article XII, Chapter 6		
City Department	Community Development, Building Services Division		
Registration of rental units required	Yes	Yes, registration or license	Yes
Duration	1 year	At discretion of locality; could be preformance based	1 year
Registration Fee	\$12.00 - \$1,800.00	At discretion of locality	Yes; registration or inspection fee
Penalty for failing to register	\$50.00 for first violation and increasing for subsequent violations; not to exceed \$500.00	Option to assess fine for failing to register instead of a registration fee	
Inspection required	Yes	Yes	Yes
Inspection Fee	\$20.00 per unit		Yes; registration or inspection fee
Advance notice required	No; property owners should schedule inspection in between tenants. Additionally enforcement official can enter with permission of owner or occupant	Yes; 14 days suggested	Yes
Interior inspection required	Yes	Exterior only can be a starting point	Yes
Routine inspection required	Yes	Yes	Yes
Frequency	Change of occupancy	At discretion of locatlity; depending on resources (suggested every 3 years)	At least every 3 – 5 years
Reinspection Fee	\$100.00 after 1st reinspection (initial inspection and 1st reinspection covered under initial \$20.00 fee)		
Additional Cause for inspection	Yes		
Notes	Obvious deterioration; enforcement official suspects code violations-including on basis of complaint	Penalties for failing for fix violations include fines and/ or losing rental license	
Tenant can file complaint	Yes		
Procedure	Form on city website		
Landlord required to provide tenant rights education	Yes		
Retaliation protection	Protected under Missouri law	Yes	
Notes	Must provide Missouri Tenant Law pamphlet		
Evaluation or Reporting Element	Yes	Yes	Yes
Notes	Key Performance Indicators reported to the Board of Aldermen monthly		

### APPENDIX II - RAYTOWN RENTAL INSPECTION POLICIES

Policy Criteria	RAYTOWN	ChangeLab Model Policy	CityHealth Gold Standard
Estimated Rental units	5,058 units		
% of households that rent	39.8%		
% of CHA survey respondents supporting program	70.0%		
City Ordinance Establishing Program	Ord. No 5635-19		
Date Effective	3-Dec-19		
City Code	Section 11, Article XIV, Chapter 8		
City Department	Community Development Dept., Building Inspections and Neighborhood Services Division		
Registration of rental units required	Yes	Yes, registration or license	Yes
Duration	2 years	At discretion of locality; could be preformance based	1 year
Registration Fee	\$15.00 - \$1,820.00	At discretion of locality	Yes; registration or inspection fee
Penalty for failing to register	Enforcement official can issue summons for municipal court appearance. Upon conviction, municipal court shall issue fines under sec 1-22 (general municipal and minor traffic violations)	Option to assess fine for failing to register instead of a registration fee	
Inspection required	Yes	Yes	Yes
Inspection Fee	\$20.00 – \$25.00 per unit		Yes; registration or inspection fee
Advance notice required	No; property owners should schedule inspection in between tenants; additionally enforcement official can enter with permission of owner or occupant	Yes; 14 days suggested	Yes
Interior inspection required	Yes	Exterior only can be a starting point	Yes
Routine inspection required	Yes	Yes	Yes
Frequency	2 years or change of occupancy	At discretion of locatlity; depending on resources (suggested every 3 years)	At least every 3 – 5 years
Reinspection Fee	\$20.00 per hour after 1st reinspection		
Additional Cause for inspection	Yes		
Notes	Obvious deterioration; Enforcement official suspects code violations-including on basis of complaint	Penalties for failing for fix violations include fines and/ or losing rental license	
Tenant can file complaint	Yes		
Procedure			
Landlord required to provide tenant rights education	No		
Retaliation protection	Protected under Missouri law	Yes	
Evaluation or Reporting Element		Yes	Yes

#### APPENDIX III - BUCKNER RENTAL INSPECTION POLICIES

Policy Criteria	BUCKNER	ChangeLab Model Policy	CityHealth Gold Standard
Estimated Rental units	292 units		
% of households that rent	22.6%		
% of CHA survey respondents supporting program	81.5%		
City Ordinance Establishing Program	Ord. No 1022		
Date Effective	20-Dec-18		
City Code	Title 6, Chapter 645		
City Department			
Registration of rental units required	Yes; must apply for a business license	Yes, registration or license	Yes
Duration	1 year	At discretion of locality; could be preformance based	1 year
Registration Fee	\$50.00	At discretion of locality	Yes; registration or inspection fee
Penalty for failing to register	\$450.00	Option to assess fine for failing to register instead of a registration fee	
Inspection required	Yes	Yes	Yes
Inspection Fee	Property owner must hire city-approved inspector		Yes; registration or inspection fee
Advance notice required	n/a	Yes; 14 days suggested	Yes
Interior inspection required	Yes	Exterior only can be a starting point	Yes
Routine inspection required	Yes	Yes	Yes
Frequency	2 years	At discretion of locatlity; depending on resources (suggested every 3 years)	At least every 3 – 5 years
Reinspection Fee			
Additional Cause for inspection			
Notes		Penalties for failing for fix violations include fines and/or losing rental license	
Tenant can file complaint	No		
Procedure	n/a		
Landlord required to provide tenant rights education	No		
Retaliation protection	Protected under Missouri law	Yes	
Evaluation or Reporting Element		Yes	Yes

#### APPENDIX IV - SUGAR CREEK RENTAL INSPECTION POLICIES

Policy Criteria	SUGAR CREEK	ChangeLab Model Policy	CityHealth Gold Standard
Estimated Rental units	575 units		
% of households that rent	33.0%		
% of CHA survey respondents supporting program	78.7%		
City Ordinance Establishing Program	Ord. No 4337		
Date Effective	27-Apr-20		
City Code	Chapter 10, Article III		
City Department	Building Department		
Registration of rental units required	Yes	Yes, registration or license	Yes
Duration	2 years	At discretion of locality; could be preformance based	1 year
Registration Fee	\$50.00 per unit	At discretion of locality	Yes; registration or inspection fee
Penalty for failing to register	\$200.00 for first violation and increasing for subsequent violations; other city documents say \$150 for first and increasing after	Option to assess fine for failing to register instead of a registration fee	
Inspection required	Yes	Yes	Yes
Inspection Fee	Set according to city fee schedule		Yes; registration or inspection fee
Advance notice required	No; property owners should schedule inspection in between tenants; additionally enforcement official can enter with permission of owner or occupant	Yes; 14 days suggested	Yes
Interior inspection required	Yes	Exterior only can be a starting point	Yes
Routine inspection required	Yes	Yes	Yes
Frequency	2 years or change of occupancy	At discretion of locatlity; depending on resources (suggested every 3 years)	At least every 3 – 5 years
Reinspection Fee	\$45.00		
Additional Cause for inspection	Yes		
Notes	Obvious deterioration; enforcement official suspects code violations-including on basis of complaint	Penalties for failing for fix violations include fines and/ or losing rental license	
Tenant can file complaint	Yes		
Procedure			
Landlord required to provide tenant rights education	Yes		
Retaliation protection	Protected under Missouri law	Yes	
Notes	Must provide Tenant with Sugar Creek Landlord Tenant Guide; landlord must obtain tenant's signature as proof; can be fined \$100 if they fail to do so		
Evaluation or Reporting Element		Yes	Yes

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