

AFFORDABLE HOUSING BENEFITS HEALTH

Housing affordability is an important determinant of health that allows individuals and families the opportunity to thrive. Cost-burdened owners and renters are less likely to seek treatment for medical issues, purchase prescriptions or access mental health services. People in stable and affordable housing experience improved health outcomes, which in turn reduces health care expenditures. The North Carolina Housing Finance Agency's home ownership, rental and supportive housing investments help save public health dollars throughout the state.



Lowens exposure to health threats

Families lacking affordable housing options often live in unsafe and unhealthy housing conditions. Research shows that well-constructed and well-maintained affordable housing reduces respiratory and pest-borne illnesses, lead poisoning, accidental injury and other health risks. The Agency's affordable housing investments have improved over 35,900 deficient homes and apartments statewide.

Reduces health care spending

A study of more than 1,600 individuals found that after people moved into affordable housing, Medicaid costs decreased by 12% as a result of fewer emergency room visits and lower medical expenditures. In addition, housing and rental assistance for families who are homeless or food insecure improved health outcomes of vulnerable children and lowered health care spending.

Cuts institutional care costs

Home repair and rehabilitation helps owners who are low-income, elderly or have disabilities remain in their homes rather than entering costly institutional care, such as assisted living facilities. An analysis of the Agency's Urgent Repair Program found that every \$1 invested in home repairs could save up to \$19 in Medicaid costs.

Improves mental health

Being behind on rent, moving multiple times or experiencing homelessness are associated with elevated stress, anxiety, depression and hopelessness. Children, in particular, can experience symptoms that persist through young adulthood. Having a safe, and affordable place to live provides stability and reduces stress for individuals and families.

To learn more about how affordable housing benefits health, visit 2019.HousingBuildsNC.com

Sources: Health Affairs Health Policy Brief, Enterprise Community Partners, Health in Housing: Exploring the Intersection between Housing and Health Care, North Carolina Housing Finance Agency, Pediatrics, Journal of Environmental Psychology



Adam Abram, Chair
Scott Farmer, Executive Director

www.HousingBuildsNC.com
1-800-393-0988 or 919-877-5700

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