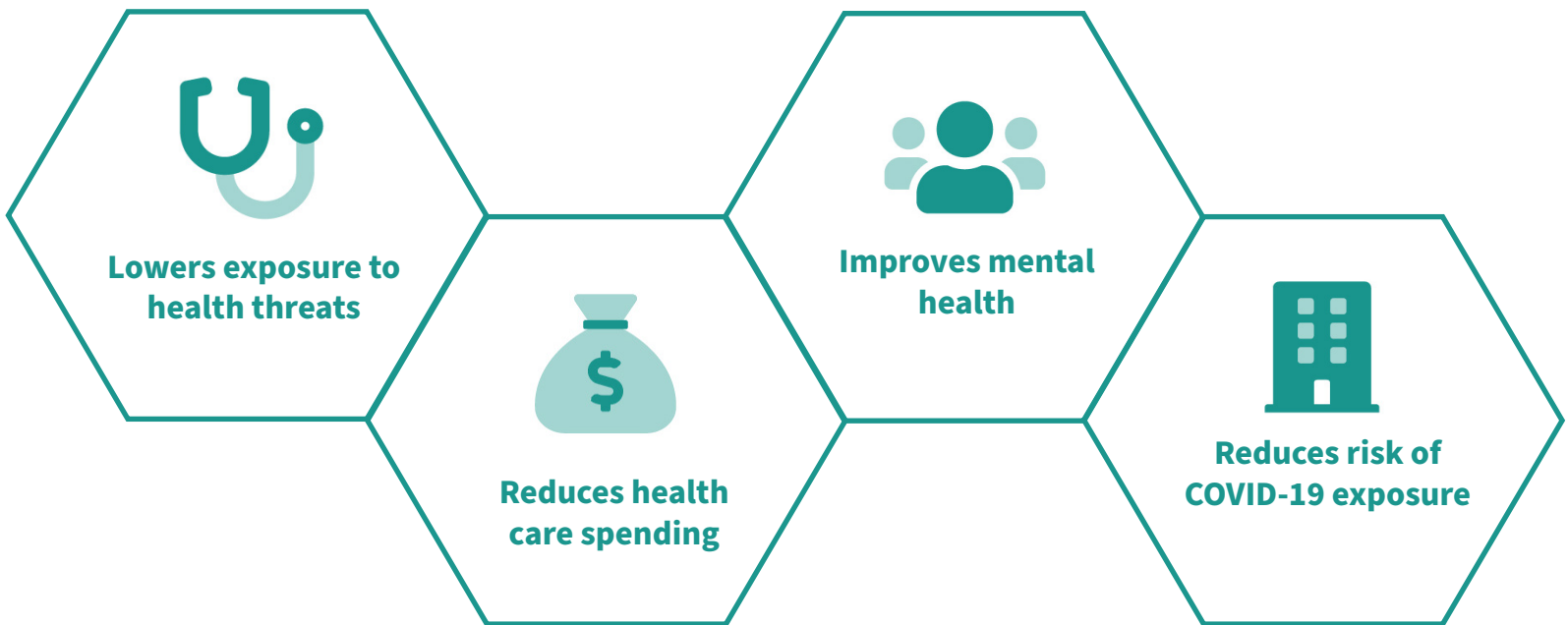


# AFFORDABLE HOUSING BENEFITS HEALTH

Housing has long been recognized as an important social determinant of health, which the COVID-19 pandemic has made even more apparent. Lower-income households typically spend a greater percent of their income on housing, potentially impacting health by leaving less money for preventative medical care, prescription medications and nutritious foods. Meanwhile, these same households are more likely to face eviction or foreclosure, which can also create long-term physical and mental health repercussions. The NC Housing Finance Agency can help by providing affordable housing options to North Carolinians who would otherwise be unable to access safe and healthy housing.





Affordable housing [reduces exposure to health problems](#) often associated with older, poorly-maintained housing such as allergens, neurotoxins lead-based paint, mold and rodents. These hazards can lead to asthma and other respiratory illnesses. Poor housing conditions have long been linked to infectious disease spread, including most recently COVID-19 cases: [a recent study](#) found an increase of 5% of households living in poor housing conditions is related to a 50% higher risk of COVID-19 incidence.

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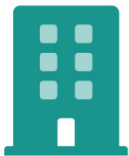
Access to stable, affordable housing reduces use of emergency health care services and lowers associated costs. [One study](#) found that individuals utilizing transitional housing programs followed by long-term affordable housing after hospital discharge had 29% fewer follow-up hospitalizations and 24% fewer emergency department visits than those who received standard hospital discharge assistance. People with access to affordable housing have a [20% increase](#) in preventative care utilization, which helps catch potential problems earlier to reduce the need for future emergency medical care.

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The impacts of eviction, forced relocation, or homelessness can last for years and are particularly detrimental for children. Individuals who experience an eviction are more likely to report poor physical and mental health, [even 8 years](#) after the eviction occurred. Youth who experience homelessness are more susceptible to [mental health problems](#), [developmental delays](#) and depression compared to children who are stably housed. Affordable housing increases housing stability and reduces stressors associated with frequent moves or evictions, increasing the overall physical and mental health of the residents.

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Economic strain related to COVID-19 has placed [millions of households](#) on the verge of eviction. [Recent studies](#) find evictions and housing instability create increased opportunity for COVID-19 transmission due to overcrowded housing, homelessness and increased transiency, all of which make it harder to social distance, quarantine and maintain proper hygiene. [Expiring Eviction Moratoriums and COVID-19 Incidence and Mortality](#) estimates that COVID incidences and deaths increase in the absence of eviction moratoriums.

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