

# AFFORDABLE HOUSING BENEFITS HEALTH

**People in stable housing are more likely to have the financial resources to meet their health needs and invest in primary care. This lowers the cost burden for expensive public health services such as emergency room visits. The NC Housing Finance Agency's investments into home ownership, rental development and supportive housing programs can help save public health dollars throughout North Carolina.**



## Lowers exposure to health threats

Families lacking affordable housing options often live in unsafe and unhealthy housing conditions. Well-constructed and well-maintained affordable housing reduces asthma, pest-borne illnesses, lead poisoning, accidental injury and other health risks associated with substandard housing. The NC Housing Finance Agency's affordable housing investments have improved nearly 33,000 deficient homes and apartments statewide.



## Reduces health care spending

A study of more than 1,600 individuals found that Medicaid costs decreased by 12% after people moved into affordable housing 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 improves health outcomes of vulnerable children and lowers health care spending.



## Cuts institutional care costs

Home repair and rehab can help homeowners 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 NC Housing Finance Agency's Urgent Repair Program found that every \$1 invested in home repairs could save up to \$19 in Medicaid costs.

*Sources: Center for Housing Policy, Colorado Coalition for the Homeless, Providence Center for Outcomes Research and Education, NC Housing Finance Agency*



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