

Improved Access to Affordable Housing

Adequate and affordable housing is one of the fundamental social determinants of personal and population health. Precarious housing and homelessness can result in numerous negative health outcomes, ranging from respiratory infections and asthma due to moulds and poor ventilation, to mental health impacts associated with overcrowding. Adequate housing is linked to healthy child development since stable, affordable housing contributes to school success, community connections, and healthier neighbourhoods. The risk of severe health issues or disability increases by up to 25% when living in poor housing.

The Canadian Mortgage and Housing Corporation defines affordable housing as housing that costs less than 30% of before-tax household income. When housing consumes more than 30% of a person's income, it can be difficult to meet other expenses such as the cost of nutritious food.

In Middlesex-London, the Nutritious Food Basket scenarios demonstrate that the percentage of income required for rent is more than 30% for all of the following scenarios:

- A family of four receiving Ontario Works assistance,
- A family of four earning a minimum wage,
- A single parent household with two children, receiving Ontario Works assistance,
- A one person household receiving Ontario Works assistance,
- A one person household on Ontario Disability Support Program, and
- A one person household receiving Old Age Security and Guaranteed Income Supplement.

There are approximately 2,100 Middlesex-London households on the waiting list for rent-geared-to-income housing. Many of these households are paying more than 50% of their income on rent. There are also many households not on the social housing waiting list who need affordable housing.

The Investment in Affordable Housing (IAH) for Ontario program, a combined investment of \$480.78 million by the federal and provincial governments from April 2011 to March 2014, will build and repair approximately 7,000 affordable housing units in Ontario, provide rental and down payment assistance to households in need and help local economies by creating an estimated 5,000 jobs. As part of the March 2013 federal budget, the federal government announced a five-year extension to the IAH program to 2018-2019. With the demonstrated benefits of the IAH program and the impact of affordable housing, the provincial government should sign a bilateral housing agreement with the federal government that will commit funds for cost-sharing the five-year extension of the IAH program.

Across Ontario, municipalities are becoming increasingly involved in working towards the development of accessible communities for all residents. Ensuring access to adequate affordable housing is an important part of this process. Land use planning measures can be effective in maintaining and increasing access to affordable housing. Health Unit staff continue to contribute to the Official Plan review process in London and Middlesex County including recommendations to revise the targets for affordable housing to improve access for low income individuals and families.

Social determinants of health such as food access, income, housing and employment help explain the wide health inequalities existing within and across societies. They are strongly determined by government public policy decisions. Increased access to affordable housing would improve the health of some of Middlesex and London's most vulnerable residents.