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The Critical Connections Between Housing and Health

Where we live has an enormous impact on our health and well-being. Recent research has demonstrated that the neighborhood in which a person lives can be a more important predictor of health than his or her genetic makeup. If an individual or a family's health depends on their zip code, it is more important than ever to understand the links between housing and health, and to help find ways to improve housing and neighborhood opportunities for all.

Why Housing Opportunity is Important to Health

It has been estimated that the "social determinants" of health—behaviors, environment, and social circumstances—are more important than our genetics or even our level of health care in explaining overall health. Housing is a critical component of those social determinants and housing quality, location and affordability impact individual physical and mental health.

Furthermore, there is growing understanding that prior discrimination in housing markets, including redlining and door slamming, have had persistent impacts over generations and can partially explain the continuing health disparities between white and minority residents in the U.S.

Households with poor quality housing face significantly more health problems than do other families. Living in substandard housing puts residents at risk of harm including falls, other accidental injuries and lead poisoning. Children and adults living in poor housing

quality have much higher rates of asthma and greater likelihood of asthma-related emergency room visits.

More broadly, research has shown that living in lower-poverty neighborhoods is significantly related to better physical and mental health. People living in higher-income neighborhoods have lower rates of obesity, diabetes and asthma, and higher levels of personal satisfaction and mental well-being.

While the links between homeownership and physical and mental health are not always clear in the research, it has been established that well-being is improved when families have access to stable housing and have the opportunity to build wealth through homeownership.

¹Check how your zip code relates to life expectancy on the Robert Wood Johnson Foundation's website:
<https://www.rwjf.org/en/library/interactives/whereyouliveaffectshowlongyoulive.html>

²Burrowes, K., J. Ladet, A. Livingston and M. Brennan. 2018. Rethink Housing and Community Development to Advance Racial Equity and Inclusion. How Housing Matters online
<https://howhousingmatters.org/articles/rethink-housing-community-development-advance-racial-equity-inclusion/>

³Maqbool, N., J. Viveiros and M. Ault. 2015. The Impacts of Affordable Housing on Health: A Research Summary. Washington DC: National Housing Conference.

⁴Ludwig, J., G. Duncan, L. Gennetian, L. Katz, R. Kessler and L. Sanbonmatsu. 2014. Moving to More Affluent Neighborhoods Improves Health and Happiness Over the Long Term among the Poor. Housing Matters: MacArthur Foundation

⁵Yun, L. and N. Evangelou. 2016. Social Benefits of Homeownership and Stable Housing. Washington DC: National Association of Realtors® Research Division.

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What the REALTOR® Community Can do to Help Improve Family Health and Well-Being

Housing is a critical platform for good health outcomes. As the REALTOR® community advocates for fair housing and housing opportunity for all, individual REALTORS® and local associations can be part of the effort to help ensure that all individuals and families have access to stable, quality and affordable housing that supports health and well-being. In 2016, the Austin Board of REALTORS® worked with community leaders to bring together local elected officials, housing providers, and others to participate in a summit exploring the links between housing and health. The Housing + Health: Building Blocks of Equity and Opportunity Summit was intended to serve as a catalyst for more dialogue in the community around the issue.

First, be part of local solutions to improve housing and neighborhood conditions. REALTORS® can help improve living conditions in their community by supporting existing solutions and being a part of creating new programs. Code enforcement is an essential tool for helping to mitigate hazards associated with poor-quality housing and to improve overall neighborhood circumstances. Municipalities often partner with private and nonprofit organizations to provide education and awareness to landlords and property owners about the importance of keeping housing units safe and up-to-code. REALTORS® could provide a valuable avenue for sharing that information throughout the community.

For example, the real estate community in New York's SoHo neighborhood banded together with local activists, residents, and small business advocates to develop a fund dedicated to cleaning up streets and sidewalks and improving the neighborhood for everyone who lives and works there.

Second, local REALTOR® associations can help fund stable and affordable housing options. In many communities, a lack of quality housing options makes it difficult for families to find safe, affordable homes that promote health and well-being. Many cities and towns are working to partner with real estate organizations and other groups to generate resources to help families make improvements to their homes or to help finance the construction of new, high-quality, affordable housing. The Richmond (VA) Association of REALTORS® (RAR) recently made a commitment of \$1 million to Virginia Community Capital to support affordable housing options throughout the city. RAR sees the contribution as a way to be a partner in the city's development but also recognizes the benefits to real estate professionals and the real estate market generally when residents feel pride in their community.

Third, REALTOR® associations can support and advocate for local policies that promote healthy neighborhoods for all. Having a neighborhood with access to grocery stores, farmers' markets and other healthy food options is important for maintaining good health. Walking and biking paths, playgrounds, ballparks and communal space are all vital to physical and mental well-being. These types of walkable, mixed-use, community-oriented places are also in-demand by many homebuyers. Therefore, a local REALTOR® association could have a big impact on the quality of place through its active support of local initiatives that support these types of investments.

⁶ On Common Ground: REALTORS® & Smart Growth. 2018. Austin REALTORS® Connect Housing and Health. Summer: 66.

⁷ Nonko, E. 2017. Soho gets an all-volunteer 'neighborhood improvement district' to clean its streets. Curbed New York online <https://ny.curbed.com/2017/12/11/16762168/soho-neighborhood-improvement-district-clean-up>

⁸ Innovative partnerships impacting affordable housing across RVA: Richmond Association of Realtors commitment. Virginia Community Capital online

<https://www.vacommunitycapital.org/news/2017/11/01/rar/>

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Conclusion

Where we live matters for our physical and mental health and well-being. It is not just the quality of housing, but also housing affordability and stability that matter. The ability to access high-quality health care is important, but so, too, is living in a neighborhood with opportunities for physical activity and healthy foods. Being aware of how housing and neighborhood affects individual and family health will help REALTORS® recognize how they can be part of the solution to expanding fair housing options, promoting their local communities, and serving their customers.

For more information, resources and to get involved, visit www.FairHousing.realtor