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## Building stronger, healthier communities for all through fair housing and equal opportunities

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It's almost a cliché to say that real estate is all about location, location, location, but as every Realtor® knows, it is absolutely true. Where a house, business or empty lot is situated can make all the difference in whether or not the business or house sells quickly at a fair price. The location to other properties, services, amenities and even the general population are all factors to consider. The same holds true with fair housing. It's not only the residence that matters when housing opportunity and equality is discussed, but the quality of the neighborhood, too.



Early zoning efforts, redlining, housing discrimination, racial segregation and other policies that were in practice for decades have resulted not only in disparities in people's access to decent housing, but also created vast differences in quality between neighborhoods along racial and ethnic lines. These discriminatory policies led to the development of neighborhoods of color that have not benefited from investment, affordable credit, quality schools, health care, and other amenities that predominantly white communities commonly enjoy. With fewer opportunities available, both underserved neighborhoods and their residents continue to decline. Gentrification efforts bring new development and residents to a neighborhood, but frequently push out the people already living there along with local businesses.

Recent studies have shown that one's neighborhood can have lifelong impacts on a person's health, education and economic success. For people living in segregated communities that don't offer many opportunities, access to better housing in higher quality neighborhoods can lead to better educational opportunities, improved health, and more options to build long-term wealth. A 2015 Harvard study found that children whose families relocated from high-poverty housing projects to neighborhoods offering good jobs and schools grew up to be better-educated, more economically successful adults. The study also found that each year spent in a better neighborhood during childhood often led to increased earnings in adulthood.

U.S. News & World Report, in conjunction with the Aetna Foundation, released its Healthiest Communities Rankings, allowing users to search by county or zip code to see how a community affects residents' overall quality of life. The site examines a variety of elements, including population health, racial disparities, infrastructure, and access to quality affordable housing, education and economic performance. In addition to assessing which communities offer their citizens the greatest opportunity to live a productive, healthy life, the rankings offer insight into the best approaches for improving public health that can be shared and implemented across the country.

A growing body of research exploring the links between housing, community, health and wealth is driving several new initiatives and programs to expand the concepts of fair housing into new areas such as economic integration and community vitality. For example, the National Low-Income Housing Coalition, in conjunction with a wideranging group of organizations including the Center on Budget and Policy Priorities, Children's HealthWatch, and the National Alliance to End Homelessness, recently launched the Opportunity Starts at Home campaign, which aims to bridge the gap between renter incomes and rising housing costs. It also seeks to assist housing advocates by promoting proven methods to avoid homelessness and enable low-income families to both benefit from and contribute to their communities' health.

Ensuring that every community has access to the opportunities and resources its residents need to thrive ultimately benefits the country as a whole. Carefully considered initiatives and investments by all levels of government, from the local level up, and by the private sector are essential to the process of turning underserved communities into strong, healthy neighborhoods.

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