EARLY CHILDHOOD SCIENTIFIC COUNCIL ON EQUITY AND THE ENVIRONMENT

Stable Housing Supports Early Childhood Development and Lifelong Health

WORKING PAPER 5

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Natalie Slopen, ScD
Associate Professor, Social and Behavioral Sciences, Harvard T.H. Chan School of Public Health

ADDITIONAL AUTHORS

Rebecca Hansen, MFA
Senior Director of Communications, Center on the Developing Child, Harvard University

Al Race
Senior Fellow, Center on the Developing Child, Harvard University

Logan Beyer
MD-PhD Candidate, Harvard Medical School, Harvard T.H. Chan School of Public Health

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Amelia Johnson, Communications Lead, Center on the Developing Child, Harvard University

Theresa Kennelly Mooney, Assistant Director of Communications, Center on the Developing Child, Harvard University

Abra Lyons-Warren, Director, Systems Transformation: Early Childhood and Youth Development, CSH Housing Solutions

Erin Patterson, Senior Director, Strategic Initiatives and Partnerships, SchoolHouse Connection

Anna Williams Sjörs, Senior Content Writer, Center on the Developing Child, Harvard University

About the Authors
The Early Childhood Scientific Council on Equity and the Environment, housed at the Center on the Developing Child at Harvard University, is a multidisciplinary, cross-organizational collaboration committed to improving our understanding of how influences from the broader environment affect early childhood development. Established in 2023, the Council aims to leverage both scientific and community-informed perspectives to help policymakers and leaders across a range of sectors understand and mobilize around a prenatal and early childhood perspective that is rooted in working toward fairness of place for all children, with particular attention to communities of color and people living in poverty. For more information, go to www.developingchild.harvard.edu.

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Stable Housing Supports Early Childhood Development and Lifelong Health

This working paper from the Early Childhood Scientific Council on Equity and the Environment explores why keeping children and families in stable, high-quality homes is essential to promoting healthy development, as well as how climate change is making this more difficult. This paper offers strategies that policymakers, community leaders, service providers, and others can use to help ensure more families have consistent, safe, and healthy housing, which benefits both young children and their caregivers.

Stability is essential to children's health and development. Creating and maintaining stability for families and caregivers relies on an interconnected web of supports in their communities—such as safe housing, job security, quality childcare and schools, dependable social support networks, and the availability of nutritious food.[1] Each thread of this interconnected web can affect the others in both beneficial and harmful ways; as one thread weakens or breaks, it puts pressure on and strains the others—just as strengthening one strand relieves pressure on the others and helps the web hold together.[1]

Having a stable place to call home represents an essential part of this web, and it is critical for healthy development. Stable housing can also strengthen many other threads of a child's web of support. It reduces family stress, provides a safe space for consistent sleep and daily routines, and may make it easier to create and maintain social connections. At the same time, unstable housing can weaken the other strands, leading to a cascade of disruptions, from changes in consistent childcare to losing access to community support.[2-5]

In addition to stability, the quality and conditions of a child's home have a powerful effect on their health and development. While high-quality housing can help ensure a safe developmental environment, exposure to unsafe housing conditions—such as homes with poor ventilation, mold and pests, or other hazardous elements—can have direct impacts on young children's health and well-being. These factors, as well as instability, are particularly impactful during pregnancy, infancy, and early childhood when a child's brain and other organ systems are rapidly developing and especially sensitive to influences in the developmental environment—the full range of experiences and exposures in the places where children live, grow, play, and learn.

In recent years, it has become much more difficult for families to find and keep a stable, healthy home, as home prices and rents have grown at a much higher rate than household incomes.[6] As of 2024, two-thirds of renters earning under $30,000 a year spend more than half of their income on housing and utilities—considered a "severe cost burden" that compromises being able to pay for other basic needs.[7] Over 70% of renters earning up to $45,000 annually, and a quarter of all US homeowners, spend more than 30% of their income on housing and utilities.[8] Because families cannot choose to forgo rent or mortgage payments without facing the threat of eviction, many families must make difficult trade-offs, spending less on food, health care, childcare, and other vital needs in order to afford housing costs.[9]

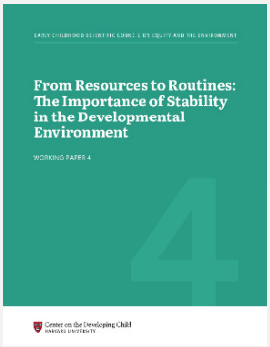
And, as we will explore in later sections of this paper, climate change increasingly exacerbates these housing challenges in many regions.[10] In particular, it impacts housing stability, due to damage and displacement from

extreme weather events and other climate-related effects. As the effects of climate change on housing increase, understanding housing's role in shaping a young child's developmental environment is becoming even more important.

It is also important to acknowledge that families with fewer resources and families of color are disproportionately impacted by these challenges because of historic and current policy decisions. Ensuring fairness across ZIP codes requires that we work together to make sure that safe, stable, affordable, and climate-resilient homes are available not just in some neighborhoods but in all communities, large and small, rural, urban, and suburban.

Policies and programs that increase housing stability and quality already exist at the federal, state, and local levels. By building a more stable web of healthy housing and essential services for all families, we can support the health and development of children across the US.

Stability Shapes Children's Health and Development



Housing is one of many elements that form an interconnected web of stability. A previous working paper, From Resources to Routines: The Importance of Stability in the Developmental Environment, brings together a broad array of evidence to examine how promoting stability across the range of influences in children's lives—from caregiver relationships to immigration to housing and food security—offers a vital opportunity to support early development and lifelong health.

How Housing Affects Early Childhood Development

Access to safe, healthy, and stable housing—as part of an interconnected web of stability—has broad benefits for young children. These include reduced risks of preterm birth, developmental delays, asthma, and exposure to infectious diseases, as well as improved nutrition.[2,3,11-15] Avoiding crowded living conditions, which often result from families "doubling up" when rents are too high, is associated with better mental health, ability to cope with stress, child-parent interactions, social relationships, and sleep.[16,17] It also decreases the risk of elevated blood pressure, respiratory conditions, and exposure to infectious diseases associated with crowded living situations.[18]

Stable housing allows children to attend the same school or childcare location, which helps them to form consistent, caring relationships with adults as well as strong peer connections. When evictions force children to change schools, these transitions can disrupt learning and the development of friendships and student-teacher relationships. These disruptions can affect children's mental health as well as their academic performance.

Infants and very young children are also affected more powerfully by all of the risks of unhealthy, unstable housing than adults, because their organ systems are still developing, their immune systems are not fully mature, and they are dependent on the adults who care for them for both material and emotional support.[3]

Defining Homelessness

In the United States, there is no single federal definition of homelessness. Various federal agencies use different criteria to determine what it means to be homeless, which shapes how related programs and funding are applied, and who can benefit—including whether families and young children are eligible or prioritized. This significantly impacts whether and how families facing housing insecurity or homelessness can access the resources they need to maintain safe, stable housing. For more information, see SchoolHouse Connection.

Housing Quality Directly Impacts Young Children

Given that people spend more than 90% of their lives indoors,[19] the quality and safety of homes can powerfully shape young children's health and development. These effects occur directly through biological, physical, and chemical pathways. For example, biological hazards in the home, including mold and pests, can cause respiratory illness and allergies; homes in disrepair can result in physical injury; and temperature extremes in buildings with poor heating, ventilation, and air conditioning (HVAC) systems and insufficient insulation can lead to heat stress, heat stroke, or hypothermia.[3,20-22] Chemical toxins such as radon, lead, or indoor air pollutants also pose significant risks to health and development.[23,24]

One critical way that housing conditions directly affect developing organ systems is by damaging the epithelial barrier—a protective layer of cells that lines various surfaces in the body, including the skin, airways, and gut. This barrier helps to prevent harmful substances from entering the body and plays a crucial role in maintaining overall health and immune function.[25] An expanding body of evidence shows that air pollution, extreme heat, wildfire smoke, mold, and an array of common household chemicals can degrade this barrier through a number of mechanisms. This includes disrupting the tight junctions, or waterproof protein complexes that help keep the barrier intact, weakening this critical line of defense and the broader immune system.[26] When children repeatedly encounter toxic exposures in their home environments—including air pollutants, wildfire smoke, and mold—the epithelial barrier can be breached, launching a sustained inflammatory response across the entire body, and in turn, increasing children's risk for multiple chronic health conditions, not just in childhood but also later in life. Sixty-eight chronic illnesses have been linked to a weakened epithelial barrier—including autoimmune conditions, asthma, allergies, respiratory illnesses, metabolic diseases, obesity, and more.[26]

Robust public health evidence and the experience of affected communities show that improving housing quality offers a clear path to improving outcomes.[23]

Multifaceted, publicly funded approaches to reducing asthma—which target common household triggers such as dust, cockroaches, mice, and mold—benefit whole communities through reduced health care costs, improved school attendance and achievement, and overall quality of life.

Policies and programs that promote high-quality, safe housing for families can support young children's health and well-being—now and across the lifespan.

For example, the Community Asthma Initiative at Boston Children's Hospital is a program that includes supports for families to learn about their children's asthma medications as well as assistance in addressing poor housing conditions like mold or pests, advocating with rental providers for improved conditions, and providing case management to help with health insurance or other housing needs. Since its initiation, the program has led to an 82% reduction in the percentage of patients with asthma-related hospitalization, a 55% reduction in the percentage of patients with emergency department visits, a 45% reduction in the percentage of patients with missed school days for children, and a 55% reduction in the percentage of patients with lost work days for parents.[27] By designing and implementing policies and programs that promote high-quality, safe housing for families, we can support young children's health and well-being—now and across the lifespan.

Housing Stability Indirectly Impacts Young Children

Having a stable, consistent place to live—within a broader web of community services like transportation, health care, and grocery stores—can support healthy development, as well as mental health, school achievement, and future life prospects.[2,3] In addition to reducing family stress, stable housing provides safe spaces for consistent sleep and daily routines, and may make it easier to form and maintain social connections in the community.[28-31]

When housing becomes unstable, it can have *indirect* effects on early childhood development by increasing stress or unpredictability in the caregiving environment. Eviction, overcrowded housing, and homelessness are key examples of housing disruptions that can alter child-caregiver interactions, leading to indirect effects on young children. For example, when caregivers face additional time burdens from navigating the challenges of homelessness, they have less time available to provide consistent routines that are so beneficial for children's development, including mealtimes and bedtimes. Homelessness forces families to work harder to maintain these stable routines, and parents and caregivers often do so at the expense of their own health and well-being.[32] They may also be forced to attend appointments or engage with benefit systems that can be challenging to navigate, leading to stress that can also impact caregiving.[33] These circumstances can also directly overactivate children's physiologic stress response.[34]

The most extreme form of housing instability—losing one's home—is increasingly prevalent for families in the US.[35] Nationwide, median US rent more than doubled in the last two decades,[36] increasing much faster than wages. Faced with the dual challenges of rising housing costs and childcare costs, families with babies and toddlers have become the population at greatest risk of losing their homes in the US. In fact, the rate of eviction for these families is more than double the rate for households without children.[38] During the 2023–2024 school year, an estimated 513,539 infants and toddlers experienced homelessness across the US.[39]

Because of the sensitivity of early development, including during pregnancy, promoting stability in the first years of a young child's life offers a critical window of opportunity to support children, preventing adverse outcomes that persist long after the experience itself.[3,40]

During pregnancy, eviction and homelessness may disrupt prenatal care and increase exposure to infectious diseases, environmental toxins, or violence.[41-45] In addition, excessive stress during pregnancy can lead to chronic neuroendocrine, inflammatory, and immune responses, or lead to pregnancy-induced hypertension (dangerously high blood pressure), which significantly increases the risk of complications, including preterm birth.[46,47] Given these risks, it's not surprising that birth outcomes and long-term child health are impacted by housing instability. For example, evictions during pregnancy are associated with reduced birth weight, preterm birth, neonatal intensive care unit admissions, and even increased infant mortality.[11,37] Infants who experience this form of intense instability also tend to require higher annual spending on health care, longer neonatal intensive care unit stays, and more emergency department visits than children from similarly low-income families that have not experienced homelessness.[48] Infants born into homelessness are significantly more likely to be born preterm, born at low birth weight, or admitted to the neonatal intensive care unit compared with infants who are not homeless.[49] Unfortunately, this is not an uncommon problem: Although estimates vary, approximately 70,000 infants are born in the US each year within 12 months of their mother experiencing homelessness.[50]

For families with young children, eviction and homelessness can also lead to a cascade of new challenges: Families may be forced into crowded or substandard temporary housing; they may lose access to paperwork required for program enrollment, such as birth certificates, immunization records, or proof of work; transportation options to get to appointments, health care, or childcare may become more limited or expensive; and families may also fear explaining their living situation given concerns that their children may be removed from their care.[51] This instability can deeply impact children, leading to increased risk of developmental delays, and has been shown to lower the likelihood of graduating from high school or enrolling in college.[40,52,53] A child's earliest experiences with housing instability are particularly critical. By the time they reach school age, children who experienced homelessness in infancy show lower levels of classroom academic engagement, and those who experienced homelessness in toddlerhood have higher rates of non-proficiency in mathematics skills.[54]

Shoring up housing stability for families and preventing evictions is thus a powerful opportunity to prevent significant stress and support a wide range of beneficial outcomes for children in their physical and mental health, as well as learning.

> **Faced with the dual challenges of rising housing costs and childcare costs, families with babies and toddlers have become the population at greatest risk of losing their homes in the US.**

Housing interventions could also save health systems millions of dollars: In 2015 alone, the costs of hospitalizations attributable to homelessness among children aged 4 years and younger were estimated at more than $238 million—with over half of those costs arising from hospitalizations of infants under the age of one. In one study of more than 2,000 infants born to families already facing food insecurity, rental assistance during pregnancy was associated with a 43% decrease in the risk of hospitalizations. Researchers estimated that 1,200 hospitalizations were avoided, amounting to a cost savings of $20 million.[55]

Preventing family homelessness at scale will likely require building resilience and stability across a broad range of domains, from food subsidies to health care to economic reserves and social supports.

Preventing family homelessness at scale will likely require building resilience and stability across a broad range of domains, from food subsidies to health care to economic reserves and social supports.

Identifying families facing housing instability *before* they lose housing is ideal, as it can enable interventions to provide targeted supports and coordinate responses to ensure stability across key services.[56]

These tailored supports, in turn, can help families stay in their homes—reducing the need for more costly and disruptive emergency services. For families that have already lost their housing and are living in temporary housing arrangements (e.g., families who are doubling or tripling up, and who are running out of places to stay), shelter diversion is a nationally recognized model to help prevent families from entering emergency shelters or sleeping outside, by providing financial assistance and intensive case management services.[57,58] In one Cincinnati-based program, 62% of individuals in the shelter diversion program were children, and of households served in the previous year, 96% did not become homeless again.[59-61]

How Climate Change Is Impacting Housing Quality and Stability

Climate change is intensifying the housing challenges named above, making it harder for families to maintain the stability, predictability, and safety that are foundational for healthy development in early childhood. Extreme weather events, including wildfires, floods, hurricanes, heat waves, and droughts, are becoming more frequent and intense in our warming world. These events shape the quality and safety of our housing—by increasing the prevalence of toxic biological, physical, and chemical exposures—and, in turn, the health and well-being of children and families. For example, increases in temperature extremes, humidity, flooding, and poor air quality can expose young children to mold, pests, and pollutants in the indoor spaces where they live. Extreme weather conditions and events also increase financial strain on families through higher housing-related costs, and they increase the risk of displacement and housing loss.

Importantly, these risks are distributed unfairly across communities: Families with low income and people from historically marginalized racial and ethnic groups are more likely to experience both instability due to evacuation or displacement and poor quality housing.[61] They also face greater challenges when trying to relocate or mitigate hazards due to financial constraints, landlord resistance or retribution, and a lack of affordable alternatives.[24,62-64]

The following examples illustrate the multiple ways that climate change affects the stability and quality of young children's housing, and thereby shapes their development [84]:

Extreme heat—Heat waves are occurring with greater frequency and lasting longer than ever before. The way that increasing outdoor temperatures affect temperatures

inside a home depends on a number of factors, including the location of the home and the characteristics of the dwelling. For example, homes located within urban heat islands that do not have cooling from air conditioning or heat pumps can become very hot inside, especially if they are located in traditionally cool climates where they may have been designed to be especially well-insulated from cold. Units on higher floors can also reach much higher indoor temperatures in many settings compared with ground or lower floor units, especially when rooftop design traps heat in. While much of the data on heat-related mortality comes from studies of outdoor temperatures, these studies indicate that prolonged exposure to high temperatures during pregnancy can cause dehydration and cardiovascular strain, and exposure to higher temperatures is a more common experience in low-quality housing with inadequate insulation, tree canopy, and cooling systems.[65] Further, high temperatures and humidity enable bacteria and fungi to thrive inside a home, increasing the likelihood of maternal and neonatal infections as well as birth defects and miscarriages.

Temperature also plays a key role in shaping how various pollutants behave inside our homes and affects children's health and development. For example, high indoor temperatures cause harmful compounds known as volatile organic compounds (VOCs) to be released more readily from household furniture and construction materials.[66] These compounds are associated with an increased risk of asthma and several forms of cancer, and can also accumulate in the placenta and fetus, disrupting gene expression and organ development.[67-69]

These risks are compounded by neighborhood-level factors rooted in historical disinvestment and discriminatory policies such as redlining, as well as decisions made in city planning to build busy roadways and factories in neighborhoods that lack the political power to oppose them. Such policies and decision making can lead to the urban heat island effect noted above—where urban areas are significantly warmer than surrounding areas due to reduced tree canopy, more heat-absorbing surfaces, and concentrated industrial activity—disproportionately affecting lower-income neighborhoods and communities of color.

Mold and moisture—Mold is becoming more prevalent in homes due to increasingly frequent severe wet weather events like hurricanes and heavy rainstorms. Warmer air also holds more water vapor, leading to increased mold exposure in places that have typically been cooler and drier. Mold causes health issues in two ways: as an allergen and as an irritant. Mold-related allergic reactions can trigger asthma flare-ups in children or caregivers with asthma, and can cause wheezing and coughing in individuals without asthma.[70] Mold can also trigger reactions on the surface of the eyes, nose, and throat, and can lead to headaches. It can also cause damage to building materials such as wood and lead to structural damage that is difficult or impossible to repair. Exposure to mold in housing is also associated with increased rates of depression and anxiety. While available evidence cannot establish a causal link between mold exposure and these mental health outcomes, the association may result through a combination of biological, psychological, and social pathways. These include symptoms such as respiratory effects, headache, and fatigue, as well as the perception that a resident has little control over the mold or moisture in their housing.[71]

Wildfires—Wildfires are becoming more frequent and intense, increasing the exposure of young children and their families to the harmful pollutants in smoke. The smoke generated by wildfires can be more than 10 times as toxic as smoke from factory emissions or cigarettes, as it includes a potent mixture of fine particles, black carbon, and chemicals

such as carbon monoxide and nitrogen dioxide, at concentrations much higher than those found in other types of smoke.[72] When these fires burn in places where forests meet towns or cities, the smoke contains a particularly harmful mix of chemicals created by the combustion of gas stations, homes, automobiles, and more. Importantly, while wildfires begin outdoors, smoke also gets inside homes through open windows, invisible cracks and crevices in buildings, and air ventilation systems without high-quality filters.[73]

Wildfire smoke presents a major threat to the health and development of young children. Exposure to wildfire smoke during pregnancy can have a significant negative impact on healthy deliveries, including a heightened risk of preterm birth.[74] In addition, exposure during both pregnancy and the earliest years of a child's life can have short- and long-term effects, such as increased rates of asthma attacks and pneumonia,[75] and decreased school performance in children.[76] These effects extend beyond the direct consequences of smoke exposure: Wildfires increasingly cause prolonged housing loss and displacement with lasting mental health consequences for families and children—illustrated in detail by the 2023 Maui fires discussed in the housing loss and displacement section below.

Ensuring that children have safe and healthy housing free of rodents and pests offers a key opportunity to reduce the risk of developing asthma and allergies triggered by these irritants.

Rodents and pests—As temperatures rise, rodent and pest populations have become increasingly difficult to manage, particularly in cities.[77] Warmer winters result in more of these pests surviving the colder months, increasing their populations year after year as the warm season extends the window for foraging and breeding.[77] Household pests such as cockroaches or mice can shed microbial allergens that attach to dust or float in the air and can trigger asthma and other respiratory symptoms, as well as skin rashes. Urine from rats and mice contains allergens that can cause itchy eyes and skin, coughing, sneezing, wheezing, and trouble breathing. These allergens can combine with household dust, which contains a harmful mixture of other chemicals from consumer products and, in older homes, lead from paint. This dust enters our bodies through inhalation, disruption of the epithelial barrier, or unintentional ingestion. The latter is particularly important in children, who play on floors where dust settles and then eat with their hands. Adults consume approximately 45 milligrams (mg) of house dust daily, suggesting that the amounts in children may be much higher.[68] Ensuring that children have safe and healthy housing free of rodents and pests offers a key opportunity to reduce the risk of developing asthma and allergies triggered by these irritants.

Electrical grid outages—As extreme weather events like hurricanes become more frequent and severe, electrical grid outages have become more common and widespread. These outages can also be triggered by heat waves, when demand for cooling spikes and the power grid is overwhelmed. Such outages can lead to extreme temperatures in homes, and to the loss of key resources like food, stored breast milk for infants, and temperature-sensitive medication when refrigeration fails. When grid outages occur, children who rely on electricity for nebulizers to treat asthma or on mechanical ventilators to support chronic lung disease can have their underlying conditions worsen.

When Hurricane Sandy hit New York in October 2012, it triggered a massive power outage *and* a sharp rise in pregnancy-related complications, with much larger increases among Black and Hispanic people (20.9% and 25.9%) than among White people (5.6%).[78] The increased maternal stress from this event was found to have long-term effects

indicated by altered infant temperament at six months of age for those born during or shortly after the hurricane.[79]

Changes to the housing market and rising housing costs—In 2021, 14.5 million homes were affected by hurricanes, wildfires, and other climate-related hazards, costing more than $56.9 billion in damages.[84] Home insurance premiums have skyrocketed, jumping 57% from 2019 to 2024, with the greatest increases in areas at the highest risk of a climate-related disaster.[6] Some insurers have pulled out of markets entirely, including California, Florida, and Louisiana. Rising energy costs also contribute to the financial burden on families, with 15.4 million people—60% of low-income households—spending over 10% of their household income on energy costs alone.[84] Because Black and Native American families have a higher chance of living in housing that lacks features like modern insulation, well-maintained HVAC systems, and tree canopy, these households spend about 43% more on residential energy costs, and Latino households spend approximately 20% more than White households.[84]

Housing loss and displacement—Extreme wet weather events and wildfires are increasingly common sources of displacement, with families needing to evacuate their homes, often with little notice. The instability caused by evacuations and displacement leads to a cascade of effects, from families losing their homes and jobs to being forced to double or triple up, staying with relatives or friends. Children are often taken out of their schools, and families lose key supports from community social networks.[80]

Research after the 2023 wildfires on the Hawaiian island of Maui shows that displacement and housing instability from climate-related disasters are associated with substantial and far-reaching mental health impacts, often well beyond the "burn zone" itself. People who were displaced by the fires and those in surrounding communities had a higher prevalence of depression, anxiety, and suicidal ideation than typical rates, both immediately and two years after the fires. The fires devastated the town of Lahaina, killing more than 100 people and destroying more than 2,200 structures, with 10,000 residents displaced and many also losing employment, access to essential services, and social support networks.[81] Exposure to wildfire smoke is widely associated with systemic inflammation, oxidative stress, and neurobiological changes tied to depression and suicidality, but the social and economic instability caused by losing homes and jobs is what drives population-level harm.[82] Children are particularly affected: Two years after the fire, more than half of children aged 8 to 18 still showed signs of depression, about 30% reported anxiety symptoms, and nearly 45% reported signs of post-traumatic stress disorder. One in three children had elevated or high blood pressure, and nearly 20% of children still had impaired breathing capacity.[83]

> **The instability caused by climate-related evacuations and displacement leads to a cascade of effects, from families losing their homes and jobs to being forced to double or triple up.**

A vital opportunity exists to avoid these kinds of outcomes for children and families across generations, save billions in health care costs, and improve community resilience. Numerous solutions are already available, and action can be taken at multiple levels: addressing the root causes of climate change, taking steps to mitigate the effects of climate-related weather extremes, and making climate-resilient homes more widely available, particularly during pregnancy and for families with infants and toddlers.[84-86]

What We Can Do to Improve Access to Stable and Healthy Housing

Ensuring all families have stable, healthy, and safe housing can have a multiplier effect across the developmental environment, with broad benefits for children's health and well-being in the moment and across the lifespan. A wide range of practical strategies are already being implemented at the federal, state, and local levels to promote access to high-quality, stable, affordable, and climate-resilient homes for children and their caregivers. Approaches range from remediating the direct effects of poor housing quality to circumventing the indirect effects of housing instability—through both investments in support systems for families and new construction to increase the availability of safe, healthy housing. In addition, addressing the risks of climate change head-on can help build climate-resilient communities better prepared for extreme temperatures and weather events.

While various strategies have limitations, and no one solution will be right for every child, family, or community, below we offer a sampling of strategies that have shown promise in helping young children and their caregivers move toward stable, high-quality housing.

Develop robust support systems for families

Preventing families from experiencing housing instability, disruption, eviction, and homelessness is a crucial strategy to protect child health and development. However, achieving this goal requires navigating the full complexities of local housing systems—policies, taxation, lending, zoning, construction, the rental market, the availability of emergency or short-term accommodations, and, increasingly, climate-related impacts. Property owners, renters, developers, policymakers, advocates, and researchers all play a part in shaping housing systems, but their ability to exert influence varies widely.

At the local level, effective changes to the system might include increasing housing subsidies for low-income residents,[6] reducing grounds for eviction, and extending tenancy agreements. Decriminalizing homelessness and not charging parents with neglect because of housing challenges are also essential legal strategies to ensure families can access supports without fear of incarceration or separation.

Additional opportunities to promote stability include:

- Prioritizing rental subsidies for families with children
- Enacting and enforcing source-of-income discrimination protections that prohibit landlords from refusing to rent to a tenant because of their income source, such as housing vouchers
- Establishing right-to-counsel programs that guarantee free legal representation to tenants facing eviction—such as those enacted in New York City and several other jurisdictions, which have been associated with meaningful reductions in eviction rates
- Implementing "good cause" or "just cause" eviction protections that limit the circumstances under

which landlords can remove tenants, providing greater security for families

- Adopting Tenant Opportunity to Purchase Act (TOPA) policies that give tenants or community organizations the right of first refusal when a property is sold, preserving affordable housing stock
- Creating emergency rental assistance programs that provide short-term financial support to bridge gaps during economic crises
- Integrating housing stability screenings into pediatric primary care—through models like Medical-Legal Partnerships—that help identify families facing housing instability early and connect them to legal and social services before a crisis occurs

Increase the quality, availability, and affordability of housing

Many examples exist of successful programs that directly address hazardous home environments, such as lack of insulation and cooling, dampness and mold, and risk of injury. While such interventions do not address the root cause, they yield immediate health benefits and can help remediate ongoing risks facing children and families today.

In addition to these programs, local governments and organizations can influence where and how homes are built in the future through zoning laws and building standards, to increase housing availability and ensure that every child has the opportunity to grow up in high-quality home environments.

Families' access to stable housing also depends heavily on the affordability of quality housing. In recent decades, the costs of housing in the US have increased sharply. Increases in wages have not kept pace, causing many families to struggle to find a safe, healthy home to raise their children while living within their means. Policymakers at local, state, and federal levels have a critical role to play to help re-sync the costs of housing with the actual income earned by most families.

Additional strategies include:

- Implementing programs that offer funding, technical help, and education on housing quality can empower residents and businesses with the resources and know-how needed to develop and maintain healthy housing.
- Reforming exclusionary zoning practices at the local level to allow accessory dwelling units, duplexes, and other "missing middle" housing types can increase supply in high-demand areas. Inclusionary zoning requirements can ensure that new developments include affordable units, while community land trusts can provide permanently affordable homeownership by separating the cost of land from the cost of the home.
- Expanding the Low-Income Housing Tax Credit (LIHTC)—the primary federal tool for financing affordable rental housing—and moving toward universal access to Housing Choice Vouchers (currently, only about one in four eligible households receives assistance due to funding limits) could substantially reduce housing cost burdens.
- Strengthening and enforcing fair housing laws remains equally essential to ensure that access to safe, affordable housing is not limited by race, income, or family status.

Build climate-resilient communities

Finally, to address the nationwide shortage of climate-resilient housing, federal changemakers can build sustainability and resilience standards into funding and regulations and encourage improvements through incentives such as efficiency ratings and financial support.

Actions at the state and regional levels can coordinate efforts that require collaboration across local jurisdictions. Decision makers can create regional plans to guide resilient land-use patterns that ensure fairness across localities.

Climate resilience also depends on investment in community-level infrastructure, including:

- Community resilience hubs—facilities equipped with backup power, cooling and heating capabilities, and supplies—can serve as safe havens during extreme weather events, particularly for households without home-based cooling or power backup.
- Urban greening initiatives that expand tree canopy and green space, particularly in communities facing the greatest heat burden due to the urban heat island effect, can improve both physical and mental health.
- Green infrastructure—including bioswales, green roofs, and permeable surfaces—can manage stormwater and reduce flood risk.
- Microgrids (local, small-scale power grids) and community solar programs can maintain power for vulnerable households when the main grid fails.
- Targeted weatherization and energy efficiency retrofits for existing low-income housing can simultaneously reduce energy costs, improve indoor thermal comfort, and lower greenhouse gas emissions, delivering multiple co-benefits for families and the climate.

Further Reading & Resources for Taking Action

Preserving, Protecting, and Building Climate-Resilient Affordable Housing: A Framework for Local Action

This Urban Institute report provides policymakers, housing developers, advocates, and planners with information, resources, and framing to advance climate-resilient housing in their communities.

Policy Agenda for Solving Infant and Toddler Homelessness

Thrive From the Start—a network of organizations across the early childhood, housing, and homelessness systems—outlines key recommendations at the federal, state, and local levels to address homelessness, strengthen housing stability, and support young children's health and development.

SchoolHouse Connection

This national nonprofit, dedicated to overcoming homelessness through early care and education, offers an extensive library of resources, guidance, fact sheets, and tools for advocates, educators, policymakers, and service providers, including:

- *Infant and Toddler Homelessness Across 50 States*
  A report, created in partnership with Poverty Solutions at the University of Michigan, that analyzes infant and toddler homelessness data across the country and provides recommendations for action.

- Child and Youth Homelessness in the United States: Data Profiles
  An interactive dashboard with the latest child and youth homelessness data at the national, state, and local levels.

- Awareness Resources to Support Children and Youth Experiencing Homelessness
  A roundup of free resources to help communities, childcare centers, schools, and advocates understand and address homelessness.

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50 Church Street, 4th Floor, Cambridge, MA 02138
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