

## Stable, Affordable Housing Changes Lives

Acts Housing is focused on homeownership as a means for families with low to moderate-income (LMI) and other barriers to reap the positive benefits that stable and affordable housing will have on their lives. A few of those benefits include:



### Decreased high school drop-out rates

According to the [National Academy of Sciences](#), kids who experience three or more moves during their K-12 experience are 30% more likely to drop out of school. Homeownership provides consistency in care, relationships, and learning routines that helps keep kids in school.



### Improved health

"Access to stable housing can improve health and reduce health care costs." [A study of 10,000 people in Oregon](#) whose housing conditions went from unstable to stable resulted in an 18% decrease in emergency department use and a 20% increase in the use of outpatient primary care.



### Decreased unemployment rates

A [study out of Harvard University](#) finds that the likelihood of being laid off is 11%-22% higher for workers who experience a preceding forced move. Affordable homeownership allows working families to create a stable monthly housing cost



### Crime reduction

In Philadelphia, [a block-by-block study](#) found that on blocks where a homeowner received a modest grant to make structural repairs on their home, total crime decreased by 20%. Reclaiming and repairing distressed properties has been part of the Acts model since 1995.

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