



OPPORTUNITY STARTS AT HOME

ENVIRONMENTAL ADVOCATES ARE HOUSING ADVOCATES

To solve the climate crisis, we have to solve the housing crisis.

“The lack of affordable housing in many cities forces households into suburbs, exurbs, and areas at higher risk of wildfires, floods, extreme heat, and other hazards. Urban sprawl accelerates climate change by encouraging larger homes, increasing energy usage, fostering greater dependency on cars, and destroying natural habitats crucial for biodiversity and carbon sequestration. Meanwhile, the increasing frequency and severity of extreme weather events—driven by climate change—exacerbate the housing crisis by reducing the supply of affordable housing and increasing housing and related costs.” Quoted from [Urban Institute](#), 2022

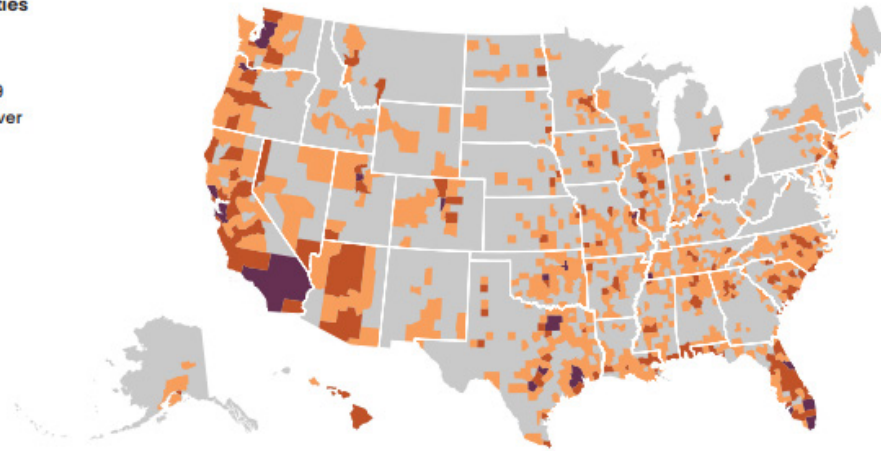
- Sprawling development necessitates the use of cars and increases the distance households and delivery services must travel by vehicle. Passenger vehicles and light-duty trucks contribute 58 percent of greenhouse gas emissions in the transportation sector, which makes up 28 percent of total greenhouse gas emissions in the nation. Increasing housing density, building homes close to public transit, and creating more mixed-use development can reduce carbon emissions ([Urban Institute](#), 2024).
- “As cities that are job centers make it hard or impossible to build housing — for example, through de facto bans on apartment buildings in areas zoned for single-family homes — people who are priced out move further away, resulting in sprawl that covers up farmland and open space, clogs freeways and increases greenhouse gas emissions.” Quoted from Senator Weiner & Dr. Kammen, [Why Housing Policy is Climate Policy](#)
- “By making housing shockingly expensive near jobs and transit, cities force low-income and working-class people to live far away from where they work. Our communities lose their economic diversity, while the abundant opportunities, services and neighborhood amenities of cities are walled off to all but the very wealthy.” Senator Weiner & Dr. Kammen, [Why Housing Policy is Climate Policy](#)
- Home energy use and low-density housing development patterns make up a significant percentage of total greenhouse gas emissions in the country, and these emissions drive global warming and intensify climate hazards ([Urban Institute](#), 2024).
- U.S. housing stock is at risk from increasingly frequent disasters. In 2021, more than 14.5 million homes were affected by climate-related hazards, including hurricanes, wildfires, and hail, which amounted to \$56.9 billion in damage. 5.9 million more homes are at future risk with expected annual losses from hazards, which will leave people vulnerable to damaged or destroyed homes and displacement ([Joint Center for Housing Studies](#), 2023).
- To slow climate change and address racial inequities in hazard mitigation, policymakers should treat climate policy as housing policy. Programs that target under resourced and historically marginalized residents can provide a better approach to these issues ([Urban Institute](#), 2022).

Figure 30

Across the Country, More Than 59 Million Homes Are Threatened by Climate-Related Disasters

Number of Units in High-Risk Counties

- Under 10,000
- 10,000–49,999
- 50,000–199,999
- 200,000 and Over



Notes: High-risk areas have a relatively moderate, relatively high, or very high expected annual loss (EAL) score. EAL represents the average annual dollar loss resulting from natural hazards. The number of units in high-risk counties is aggregated from the tract level. Sources: JCHS tabulations of Federal Emergency Management Agency, November 2021 National Risk Index EAL data; US Census Bureau, 2021 American Community Survey 5-Year Estimates.

Source: [The State of the Nation's Housing 2023](#), Joint Center for Housing Studies of Harvard University

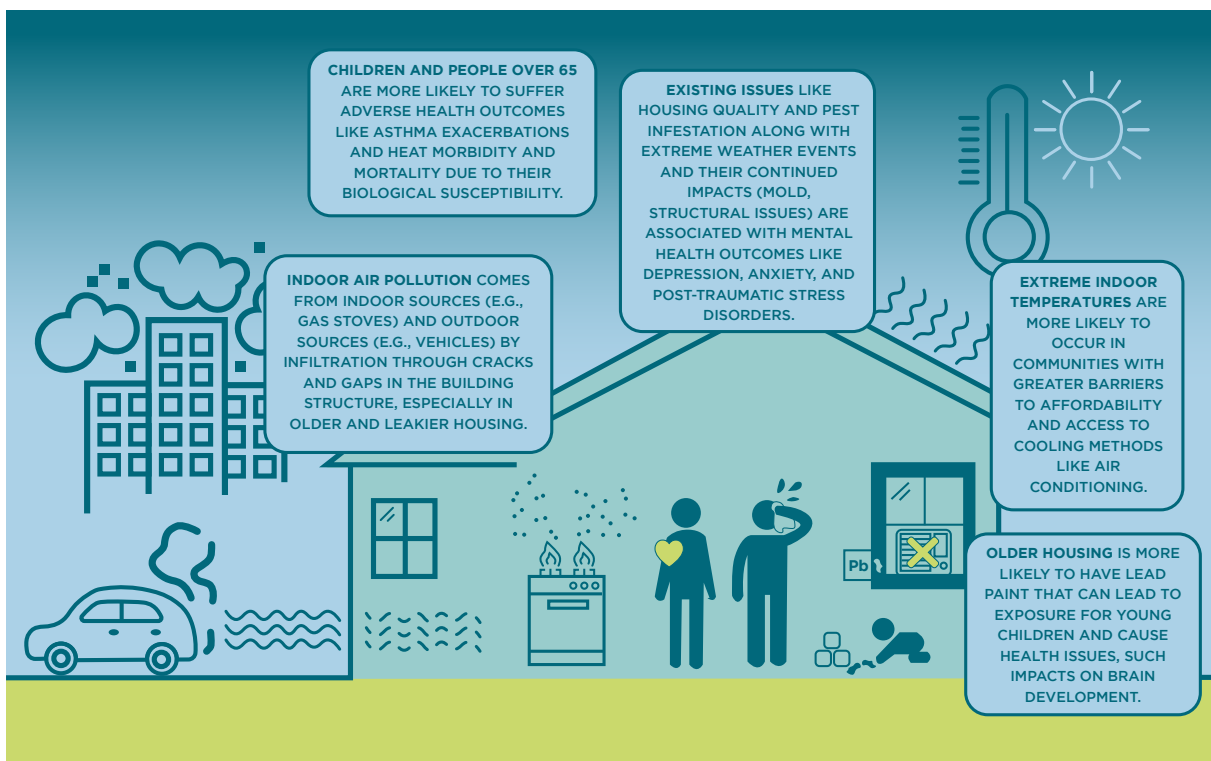
Affordable, safe, and healthy housing is an environmental justice issue.

- Environmental hazards, including waste processing facilities and proximity to highways, and substandard housing conditions are disproportionately concentrated in minority and low-income communities. Greenspace, which mitigates the impacts of air pollution, climate change, and flood exposure and reduces heat waves in urban areas, is less accessible in predominantly Hispanic and Black neighborhoods than in predominantly white neighborhoods ([Anyanwu & Beyer, 2024](#)).
- Housing and environmental health disparities are the result of discriminatory housing policies dating back to the early 1900's that have created lasting patterns of economic disinvestment and racial segregation. These patterns have been connected with several housing and environmental disparities, including air pollution, flood exposure, and housing instability and eviction which puts people at risk of homelessness and further exposure to environmental hazards ([Anyanwu & Beyer, 2024](#)).
- Community opposition to development in neighborhoods with many resources and cheap land acquisition meant that public housing complexes were often built in less desirable industrial areas, including Superfund sites (an Environmental Protection Agency classification for hazardous waste sites) which are considered among the most polluted places in the country. As a result, more than 9,000 federally subsidized properties are located within a mile of Superfund sites ([APM Reports, 2021](#)).
- Discriminatory housing policies have led to disparate impacts on energy burdens, the percentage of household income spent on energy bills, and energy efficiency within homes. These disparate impacts have resulted in disproportionate energy burdens by race, ethnicity, and income. The median energy burden of households with low incomes is 3 times higher than other households, and the median energy burden of Black households is 43 percent higher than that of white households. Higher energy burdens contribute to energy insecurity, which is the inability to meet basic household heating, cooling and energy needs ([NRDC, 2023](#)).

Affordable rental housing properties that are energy efficient save resources.

“Holistic building upgrades that are supported by government investment, center community leadership and engagement, and address affordability and health can both reduce climate emissions and significantly improve public health—with low-income, Latine, and Black communities, manufactured home residents, renters, and others finally getting what they should have always been guaranteed: healthy and sustainable homes.” Quoted from [Natural Resources Defense Council](#), 2023

- Well-constructed and environmentally conscious infrastructure at the neighborhood and community level are key factors of climate resilience planning. They can boost sustainability, mitigate risk exposure, lower costs for renters and owners, and encourage health and well-being ([Urban Institute](#), 2024).
- Building new housing that is climate-resistant and retrofitting existing housing to promote climate resilience can improve housing affordability and stability for everyone, especially households with low incomes. Developers can strengthen and preserve existing housing stock and reduce home energy cost burdens for residents by investing in sustainable construction materials, appliances, and HVAC systems. These protective investments also help keep people stably housed following disasters, which reduces reactive household and community costs that come with displacement ([Urban Institute](#), 2024).
- Weatherization, a process that protects a home’s interior from outdoor elements, is an effective strategy to make homes more energy efficient and reduce energy burden by about 25 percent for households with low incomes. Weatherization Programs, primarily funded by state and federal governments or utility ratepayers, and utilities’ energy efficiency programs are often fail to reach communities of color and low-income communities and often fail to address the needs and physical and socioeconomic realities of these communities ([NRDC](#), 2023).
- Affordable multifamily properties hold vast energy savings opportunities. Energy efficiency programs, increasingly offered by utility companies, are designed to support owners in retrofitting properties and can achieve substantial energy savings, help preserve affordability, and lower the energy cost burdens of residents. These programs can also provide improvements in indoor air quality and create more comfortable home environments for residents ([ACEEE](#), 2021).
- Retrofitting existing homes can improve affordability by lowering operations and maintenance costs for building owners and residents. This is especially significant for households with low incomes, whose energy expenses make up more than 13 percent of their income—nearly five times that of all other households. Retrofits for older homes can also foster resiliency to climate change by enhancing insulation, installing cooling measures, and improving air filtration systems ([Urban Institute](#), 2022).



Source: [Healthy, Climate-Resilient Homes for All: Centering Housing Justice and Health Equity in Building Decarbonization](#), NRDC

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