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Academic and Health Gaps Linked to Housing Instability, New Program Aims to Help Florida Renters

A South Florida real estate and lending firm is making an unusual appeal to parents: build a foundation of stability for your children.

Help Your Kid. Don't make Excuses

CORAL SPRINGS, FL, UNITED STATES, August 20, 2025 /EINPresswire.com/ -- Bluecastle Lending, Realty & Title, based in Coral Springs, announced this week a program aimed at reducing financial barriers to homeownership, particularly for renters who say they cannot afford the upfront costs of buying a house.

“If there is a will, there is a way. If there is no will, there are excuses,” said Alex Baglioni, CEO of Bluecastle Lending, Realty & Title, in a statement. “We want parents to stop rationalizing why they can’t and instead focus on why they should. Your kids deserve more than another lease agreement.”

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> owning a home gives children stability, security, and opportunity. Many parents don’t realize this about homeownership. It’s time to stop making excuses and start making a change.”
>
> *Alex Baglioni, owner & CEO of Bluecastle Lending, Realty & Title*

Research: Homeownership and Child Development
Decades of research show that homeownership has wide-ranging impacts on children’s development, education, health, and overall well-being.
Children living in owner-occupied homes consistently perform better academically, with higher math and reading scores, improved grades, and a greater likelihood of attending college. Experts attribute these outcomes to the stability of homeownership, which reduces school changes and allows children to build stronger, lasting relationships with teachers and peers.

Parents who own homes also tend to invest more in their children's education, from creating study spaces to staying engaged with school activities, raising expectations and aspirations for academic achievement.

Bluecastle Lending, Realty & Title

The health impacts are also significant. Families in stable housing experience lower rates of stress and anxiety, reducing the likelihood of behavioral issues in children. Research shows that low-income families who transition from renting to homeownership are 37% less likely to move again, decreasing disruptions that can harm physical and mental health. Stable housing has even been linked to lower rates of asthma and other health conditions, partly due to better home maintenance by owners compared to landlords.

Long-Term Benefits

Growing up in a household where parents own their home also influences children's financial literacy and long-term stability. Children raised in homeowner families are more likely to understand financial responsibility, view homeownership as achievable, and build wealth over time.

Economists note that home equity can also provide a financial cushion for education expenses, helping families break cycles of poverty and providing intergenerational opportunities.

Bluecastle's Push

While the broader research supports the social and economic benefits of homeownership, the upfront costs remain a major obstacle. Baglioni argues that the company's integrated model — combining mortgage, real estate, and title services — can help families reduce those barriers.

The company says its approach allows qualified buyers to secure homes with only the FHA-required 3.5% down payment (or 0% for veterans), with closing costs often offset through seller contributions and lender credits. Bluecastle also announced incentives such as up to $1,500 in moving assistance and covering up to $2,500 in refinancing costs if interest rates fall within three years.

Baglioni emphasized that the firm's efforts are not only about financial transactions but about reshaping family outcomes.
"Parents want the best for their kids," he said. "The evidence is clear: owning a home gives children stability, security, and opportunity. Many parents don't realize this about homeownership. It's time to stop making excuses and start making a change."

About Bluecastle Lending, Realty & Title
Bluecastle Lending, Realty & Title is based in Coral Springs, Florida, and provides integrated mortgage, real estate, and title services. The company focuses on reducing upfront barriers to homeownership for families across Florida.

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