

## **Financing Healthy Housing**

**National Safe & Healthy Housing Coalition Annual Meeting 2010 – Discussion Salon**

**Facilitator: Linda Couch, National Low Income Housing Coalition**

**Technical Experts: Jane Malone, National Center for Healthy Housing**

### **General Feedback**

- Need to identify current opportunities to reserve Healthy Homes funding from programs at HUD. Can HUD put out a notice/guidance to communities it works with to work together w/healthy homes resources?
- Indoor air and dust should be in HUD's Housing Quality Standards (HQS), just as lead is.
- Bring improved HQS indoor air quality/dust requirements to National Housing Trust Fund units.
- More resources need to go to states to coordinate healthy housing work – a long term strategy by the Coalition to get dedicated funding for HH initiatives; look at replicating state/local taxes and fees in existence and then provide the TA to bring to other states. Look at what the tax/fee ideas are. Help build coalitions to replicate enactment in new jurisdictions.
- Provide incentives – tax breaks – for people who participate, donate, or provide services. Make healthy homes work a way of doing business.
- There is a disconnect between where need is greatest and where funding is. Need to look at highest risk housing and come up with some financing ideas. Perhaps there is an opportunity to capture a ready workforce (i.e. low income people getting jobs in HH activities).
- Needs exceed resources – either because programs are not comprehensive or there are not enough programs.
- Some funds may be available from RRP training and certification. Better oversight of construction industry – certification fees and taxes can generate more revenue.
- New health care bill – there is a great opportunity for planning for patient-centered medical homes rolling out in 2014 – these should include HH interventions.
- Business case for home-based environmental incentives – should be great interest in HUD interagency working group. In-home visits, inspectors, interventions have to be accepted medical expenditures; have the medical community identify best practices for, say, asthma, copd, fall prevention, etc.
- Need to reclassify healthy homes interventions to fit into the Medicaid/insurance world so that HH interventions are not classified as “administrative.”
- Medicaid hospitals have to provide a community benefit – certain amount of \$ given back to the community. The Coalition could encourage or hold a campaign to have this money spent on healthy homes interventions.
- Perhaps leverage some of the health insurance savings from health interventions for HH
- Health care reform has a lot of focus on workplaces – have employers offer the HH benefits. Employer-assisted HH intervention.
- Attach strings to all federal funding for housing
- Follow lead of energy efficient mortgages to include healthy homes mortgages
- Loans provided to finance homes could better incentivize healthy homes interventions

EPA's Kathy Seikel volunteered to host webinar on business-case report/model in the Delta/EPA region 5 report.

### **Questions and Barriers**

- Could Real Estate Investment Trusts include healthy homes in their private financing?
- What are the business-based benefits and how do they translate for realtors, home builders, etc, participating in the HH interventions?
- Climate change: are our homes ready? Must be adapted but how, to what end? Maintain existing funding sources.
- How do we make HH components of value to house flippers?
- Keep working to say clearly: green does not equal healthy
- Working to close loophole that prevents pregnant women on Medicaid from going into smoking cessation programs (????)

### **Additional resources for the Financing Salon:**

(1) Asthma Regional Council's Environmental Investments Initiative aligns asthma services and reimbursement policies with best practices in asthma management. ARC's work in this area has included developing white papers that summarize emerging research on the benefits of specific environmental approaches, highlight model programs, and discuss financing options which New England health payers may want to pursue. These publications are at <http://asthmaregionalcouncil.org/asthma-management.html>:

#### *Asthma: A Business Case for Employers and Health Care Purchasers* (2010)

The report details three strategies employers can pursue to cost-effectively bring asthma under control: 1) Aligning employee health benefits with recommended best practices for asthma; 2) Supporting employees in overcoming barriers to self-management of asthma; and 3) Ensuring healthy work environments. Published by ARC and Lowell Center for Sustainable Production.

#### *Investing in Best Practices for Asthma:*

#### *A Business Case for Education and Environmental Interventions* (2007)

This highly-acclaimed publication documents the cost benefits of payers investing in best practices, including environmental strategies. All of the research was conducted by ARC, in collaboration with the University of Massachusetts Lowell's Environmental Health Initiative.

2) *Creative Funding Strategies for Remediation of Lead and Other Healthy Housing Hazards: A Guide for Increasing Private-Sector Financing Guidebook*. The Delta Redevelopment Institute developed the Guidebook (with support from EPA) to inform lenders about incentives for certain types of health-related improvements and encourage them to become more actively involved in financing healthy home improvements. The document also serves to inform government and nongovernmental organizations (NGOs) about the important role they play in creating and supporting private lending programs. Document is available at

[http://www.delta-institute.org/publications/2010/DeltaREDI\\_CreativeFundingStrategiesForRemediationOfLead.pdf](http://www.delta-institute.org/publications/2010/DeltaREDI_CreativeFundingStrategiesForRemediationOfLead.pdf)

3) *Revisiting Rental Housing*: leading housing researchers build on decades of experience, research, and evaluation to inform our understanding of rental housing challenges and what to do about them. The authors look at contributing factors and problems generated by the operation of rental markets, and assess whether existing policies and programs have helped and what lessons have been learned. Finally, the authors suggest new directions for housing policy, including the integration of best practices from past lessons into existing programs and innovations for large-scale, long-term market and policy solutions that can get to the root of rental housing challenges <http://www.brookings.edu/press/Books/2007/revisitingrentalhousing.aspx>

4) *A Guide for Financing Radon Mitigation to Reduce Exposure in Existing Housing* (Alliance 2009). Available at <http://afhh.org/RadonFinancingGuide.pdf>.