

Housing Then...



Healthy Housing Policy Horizons

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Health Care and Productivity Costs for Illnesses and Injuries:

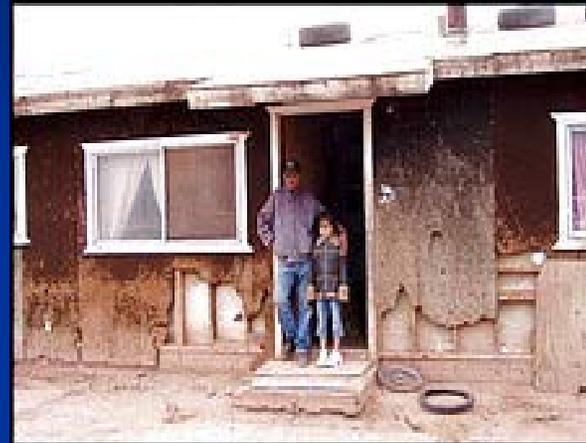
- **Asthma-\$18.3 billion a year**
 - \$10.1 billion in direct medical costs
 - \$8.2 billion in lost work/school
- **Injuries**
 - Burns-\$7.5 billion a year
 - Falls in 2000-\$81 billion in lifetime costs
- **Depression-\$83.1 billion in lifetime costs**
 - \$26.1 billion in medical care
 - \$5.4 billion mortality costs related to suicide
 - \$51.5 billion in lost productivity

What Are Families Saying?

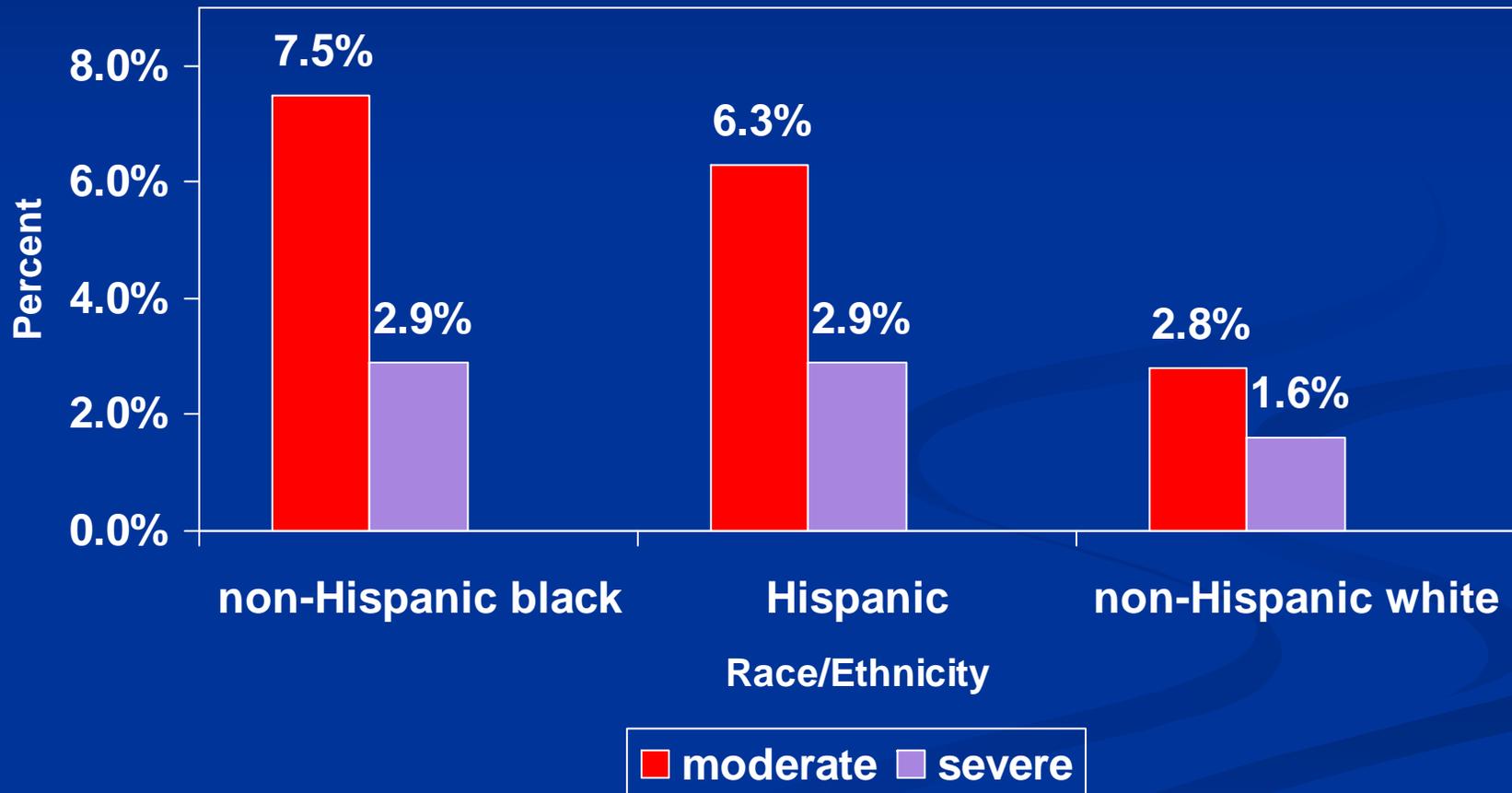
- Living with Health and Safety Risks
 - 29% - no carbon monoxide alarm.
 - 19% - permit smoking in the home.
 - 17% - water leaks in the last 9 months.
 - 15% - pesticide use in the home
 - 15% - mold or mildew present
 - 15% - pests (mice, roaches) in the last 3 months.
 - 11% - in home built before 1978: the paint is peeling.
- Self-Protective Actions
 - 38% - use non-toxic/“green” cleaning supplies.
 - 18% - installed child safety devices if children present.
 - 10% - tested for radon.
 - 10% - tested for lead-based paint in pre-78 home

July 2009. Consumer Survey conducted by Kelton Research for the National Center for Healthy Housing, over 1,000 adults 18 and older.

Housing Now



Unhealthy housing w/severe, moderate problems is not evenly distributed:

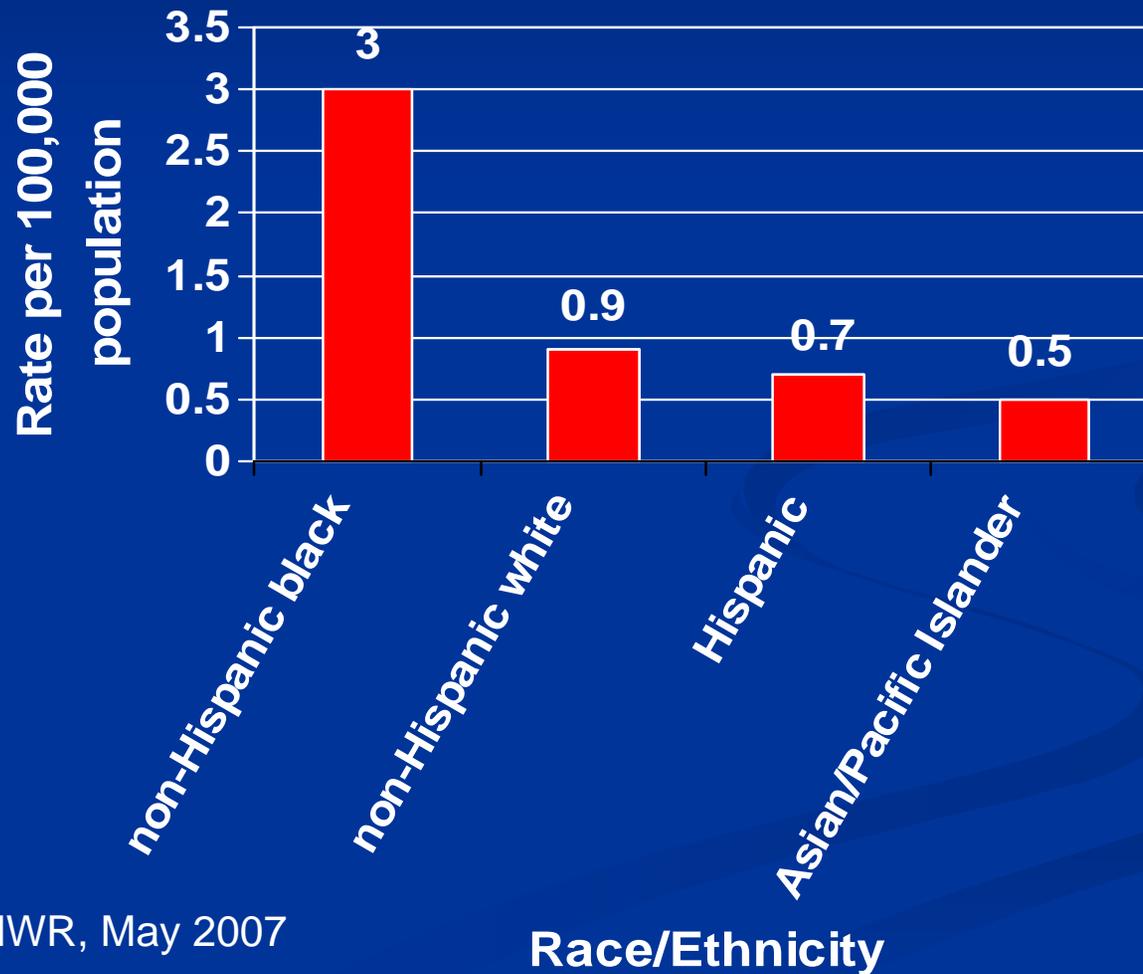


Source: American Housing Survey, 2005

Housing Problems – Severe vs. Moderate

- **Plumbing**
 - Severe – Lacking hot or cold water, flush toilet, bath/shower
 - Moderate – Flush toilets broken on 3 occasions during last 3 months
- **Heating**
 - Severe – Uncomfortably cold for 24 hours or more
 - Moderate – Unvented gas, oil, or kerosene as primary heat source
- **Electric/Kitchen**
 - Severe – No electricity; exposed wiring; no outlets in a room; 3 blown fuses in 90 days
 - Moderate – Lacking kitchen sink, refrigerator, or cooking equipment
- **Hallways**
 - Severe – No working light fixtures, loose/missing steps or railing, non-working elevator [Moderate – Any 3 of the severe problems]
- **Upkeep**
 - Severe – Leaks from outside or inside; holes in floors, walls or ceilings; broken paint; signs of rats [Moderate – Any 3 of the severe problems]

Black children are more likely to die from fire/burns



Source: CDC, MMWR, May 2007

Current Policy Work



National Safe and Healthy
Housing Coalition

National Safe and Healthy Housing Coalition:

Mission: to implement the most promising and realistic recommendations for a National Healthy Housing Action Plan



National Center for
Healthy Housing



American Public Health Association



Enterprise™



INTERNATIONAL CODE COUNCIL®



<http://www.nchh.org/Policy/National-Safe-and-Healthy-Housing-Coalition.aspx>

2009: National Policy Summit

- Who:
 - 40 Roundtable Participants
 - Affordable housing
 - Public health
 - Energy efficiency
 - Community organizing
 - Green building
- What:
 - Organizational commitments
 - Feedback on policy strategies
 - Long-term partnerships
- Why:
 - Raise awareness and build political support
 - Seize opportunity for progress



Organizational Commitments to Promote Healthy Housing: The First Building Blocks for a *National Healthy Housing Action Plan*

The National Healthy Housing Summit is bringing together leaders of leading organizations in housing (construction, rehab, management, inspection and financing), public and environmental health, energy efficiency, tenant rights, homeownership and community organizing to create and implement the first *National Healthy Housing Action Plan*.

Healthy Housing takes a comprehensive approach to controlling and preventing disease and injury from such hazards as:

- Molds, allergens and other asthma triggers
- Rodents, pests and other disease carriers
- Radon, carbon monoxide, lead, volatile organic compounds and other dangerous contaminants, and
- Falls, burns, poisonings and other causes of serious injuries

Numerous government and private sector programs address these hazards individually, but the "whole-house" approach of addressing them together has proven to be more efficient, effective and less costly. Yet despite these advantages, housing and public health stakeholders have yet to make Healthy Housing a major priority for several reasons:

- Lack of understanding of its key elements
- Lack of wide dissemination of information, assessment tools and best practices

- Limited training, education and public outreach opportunities
- Limited funding, jurisdictional conflicts and other obstacles.

A truly viable *National Healthy Housing Action Plan* must contain practical, concrete steps tackling these challenges that each organization can take to produce broad, meaningful changes in housing design, construction, operation, maintenance, and rehab.

To begin constructing the plan, the National Center for Healthy Housing asked participating national organizations—prior to the summit—to identify actions they plan to undertake within their own organizations. These pre-meeting organizational commitments are summarized in the attached chart.

The leaders of these organizations—joined by experts from many fields—will then be tasked at the summit with "building out" the *National Action Plan*. Specifically, they will evaluate a challenging set of national policy options and select those that hold the most promise for short- to mid-term action.

Their decisions on the best national policy options to pursue will then be merged with the attached list of organizational commitments to create a *National Healthy Housing Action Plan* that will bring meaningful change nationwide.

2010: National Coalition Meeting

■ Meeting:

- 80 Participants – national/local
 - Affordable housing
 - Public health
 - Energy efficiency
 - Community organizing
 - Green building

■ What:

- Organizational commitments
- Dialogue on policy strategies

■ Why:

- SHOW political support
- Seize opportunity for progress

■ House and Senate Briefings on the Hill

- Office visits and first-ever dual briefings
- Administration officials and local programs presented
- Progress on Healthy Housing bills resulted
- Forestall RRP backlash temporarily

Three core themes pervade any "short list" of the next steps to be taken toward mainstreaming healthy homes: The need for enforcing housing standards; the need for more, well-targeted resources for prevention and capacity building; and the need to synchronize energy efficiency programs with public health goals. Advancing the national movement requires that we pursue all three, simultaneously.

Policy Horizon: Three Core Themes

- Enforceable, enforced housing standards
- More, well-targeted resources for prevention and capacity building
- Synchronize energy efficiency programs with public health goals.

Advancing the national healthy homes movement requires that we pursue these simultaneously

National Safe and Healthy Housing Coalition Priorities w/ Exec. Branch

■ Federal Regulatory/Administrative:

- Minimum federal standard for private rental housing as a baseline for tenants' and rental property owners' expectations of decent housing. **UK Model**
- Incentive for flexible use of categorical funding so that Weatherization Assistance, Lead Hazard Control, other grantees can solve basic safety, health hazards.
- Healthy Housing Inspection - required or incentivized in federally-backed mortgages and "as is" sales.
- Add healthy housing to federally assisted substantial rehabilitation, new construction projects, multi-family.
- Add health to energy audit return-on-investment

Renovation Rule Advocacy

- Delay: 9/30 for training only
- Attempts to exempt Home Star from RRP
 - cause federal funds to put children in harm's way
- Congress should pay for free training
- Overdue campaign raising awareness re certified renovators, lead - safe practices.
- Compliance assistance and enforcement
 - forbearance from enforcement for compliant contractors making progress to 100%

National Safe and Healthy Housing Coalition Legislative Priorities

- **Federal Legislative Activity:**
 - Pass Healthy Housing Bills
 - Sustainable Funding/ Appropriations for Current Healthy Housing Programs
 - Support the “Community Building Code Administration Grant Act”
 - Fully fund the National Housing Trust Fund

Pending Federal Legislation

- Healthy Housing Council Act (S. 1658, H.R. 3793)
 - Greater federal agency collaboration on Healthy Housing.
- Safe and Healthy Housing Act (H.R. 3891, Senate # tbd)
 - Funding and authorization for EPA, CDC, and HUD for research, training, outreach, and grants (flexible funding).
 - Labeling program for existing housing that meets healthy housing standards.
 - Research on health effects of sustainable (also in S. 1619)
- Community Building Code Administration Act (S.970)
 - \$20 M competitive HUD grant program for code enforcement agencies –collaboration with public health encouraged.
 - Passed by key House and Senate Committees in S. 1619 Livable Communities, H.R.2336 GREEN Act

Pending Federal Legislation

- Safe Chemicals Act of 2010 (S. 3209/H.R.5820)
 - Requires manufacturers to develop and submit a minimum data set for each chemical they produce. All uses must be identified and determined safe for the chemical to enter the market or continue to be used. **Should include standards for building materials and indoor exposure.**
- Livable Communities Act of 2010 (S. 1619/H.R.4690)
 - Establishes HUD's Office of Sustainable Housing and Communities and planning grants programs.
 - **Senate version contains Safe and Healthy Housing Act research**
- Home Star Energy Retrofit Act (H.R.5019/S. 3177)
 - Provide rebates to contractors to cover discounts to homeowners who retrofit their homes to achieve energy savings. **Should have minimum standards for health and safety.**

A Word About Health Care Reform

- Strategic Investments:
 - \$1.5 billion over five years for Maternal, Infant and Early Childhood Home Visiting Programs
 - \$7 billion Prevention and Public Health Fund (over 5 years) for expanded, sustained investment in prevention and public health programs”
 - “Community Transformation Grants” to State and local governmental agencies for evidence-based community preventive health activities to reduce chronic disease rates, address health disparities.

Local and National Policy Work – Strengthening Housing Codes

- State and local jurisdictions enact codes to govern how buildings are designed, built, maintained:
 - Building, Residential, Systems codes prevent future problems during new construction and major rehab
 - Housing (aka Sanitary, Maintenance) codes deal with condition of existing occupied buildings

Housing Code = Minimum Standard

- Compliant? Then the unit's rentable
- Periodic update, diligent advocacy needed
- Enforcement is key
- Common housing code gaps in healthy homes:
 - Lead-safe repair of paint, lead-safe renovation
 - Relative inattention to moisture and mold
 - Extermination unsafe response to infestation
 - Ventilation, safety issues rarely cited
- IPMC in 5 states, 720 municipalities

International Code Council – Model Codes

- Advantages of using a model code:
 - Standard policies based on expert research/screening
 - Protective *as but not more strict than* others
 - Therefore palatable for elected officials
- In most cases, local and state policies will only be as protective as model codes
- Mainstream policy for entire housing stock
 - Fulfill public health: population \geq one patient

Advocacy for Model Codes

- International Code Council
 - Membership = code officials (and others)
 - Publishes, updates model codes
 - Resulted from merger of BOCA, the Southern Building Council, et al.
- Key Dates:
 - Oct 25-29 :Final Action Hearing, Charlotte NC
 - 2011: Publication of 2012 code
 - 2012: New change proposals due

ICC's Final Action Hearing October 2010

- Renovated painted surfaces safely in pre-78 buildings
- Repair moldy building materials
 - Deal with underlying cause
- Require professionals when ordering pest elimination in response to infestation
- Define sanitary and infestation

Financing Hazard Mitigation

(another policy subject)

Federal Tax Credits

- Low Income Housing Tax Credit
 - Increasing emphasis on green design (QAP)
 - State Housing Finance Agencies manage it, state block grants, mortgage revenue bonds
- New Market Tax Credit
 - Economic development, window replacement
- Proposed: Home Lead Safety Tax Credit
 - S.1245 (Whitehouse-Snowe)
 - \$1-3,000, child or woman of childbearing age

New Federal Housing Funding: National Housing Trust Fund

- Plan A: GSEs: set aside 4.2 cents/ \$100 principal balance of purchased mortgages – not achievable
- Plan B: TARP funds being repaid by the banks
 - HR 3068 (Frank, Waters, Cardoza, Velasquez)
 - S. 1731 (Reed, Durbin, Whitehouse, Markley)
- Plan C - ?
- Funds would aid very low-income (<50% AMI)
- Units: $\geq 80\%$ rental, $\leq 10\%$ owner-occupied
- States allocate to agencies, non-profits

Financing Mechanisms - Lead

- HUD's lead hazard control/reduction \$
- Special real estate funding (Alameda)
- Revolving loan fund
- Community Reinvestment Act
 - loans may include "abatement or remediation" of environmental hazards, such as lead-based paint"
- Fees on real estate transactions
- Local/state income tax credit (MA)
- Property tax credit ***

Resource: www.afhh.org/buildingblocks

Housing Trust Funds

- Local and state housing trust funds dedicate specific tax or fee to production, preservation
 - 600 state and local governments
 - funds for special purposes or generic
 - \$1.28 billion in 2008, leverage \$7/\$1
- Resources
 - Local and state: www.communitychange.org
 - National: www.nlihc.org

Macro Solutions

- National Housing Trust Fund: implement/expand
- Housing Choice Vouchers – increase
- Tax credits (federal income, local property)
- Supplement other \$ programs
 - Consider adding \$, discretion to other programs (Wx)
 - Write down interest on repair/rehab loans
 - Increase, expand lead hazard control grants
- New funds from Health Savings Account
 - Anticipate health savings from investment today

Hazard Mitigation in a Broader Context

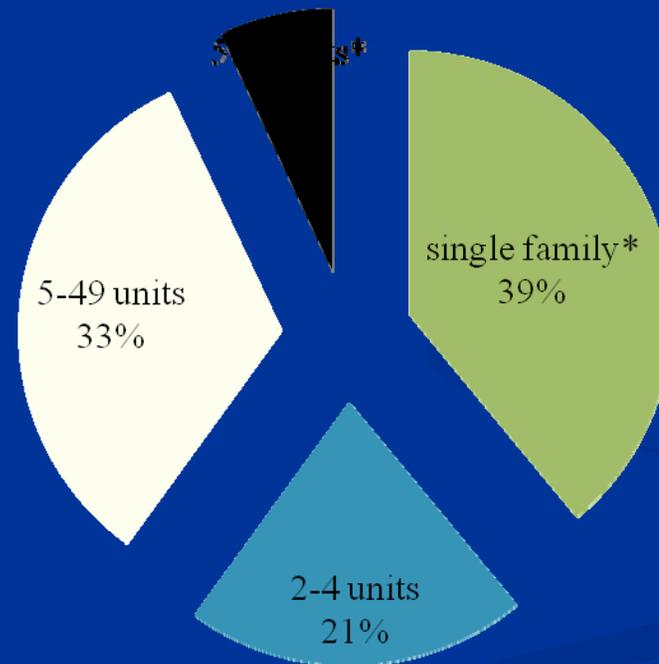
- Primary prevention, holistic approach involves dealing with the “structural” affordability gap
- Economically distressed properties lack:
 - income stream to support paying back financing
 - enough future value to repay lien at sale
 - zero sum : prescription for deferred maintenance
- Unsubsidized properties need:
 - affordable capital (low cost loan)
 - and/or income subsidy

Subsidy Programs Reach a “Lucky” Few Households

- There's no entitlement for housing
- Most appropriations, dedicated fees, tax credits, CRA practices have limit\$ (quota)
- Direct discretionary federal funding trends:
 - \$ levels sank in FY80-83, 89-90, 95-97
- 70% of poverty HH (6M/9M) get no help
 - 5M HH pay > 50% of their income for home
 - 40% of those helped are not in poverty

27.4 Million Rental Units Not Reached by Subsidy Programs

Unsubsidized Units, by Property Size



Market Options for Hazard Mitigation (or Other Repairs)

- Fold cost into mortgage at purchase
 - HUD's 203(k) for purchase/rehab (1-4 units)
 - Market, GSE policies: future uncertain
 - Key issue: combined loan-value ratio
- After purchase:
 - Refinance
 - Second mortgage loan
- Interest rates low today – but loans scarce

Barriers to Financing Repairs of Rental Property

- Fragmented Part-Time Ownership
 - 2/3 of rental property owned by individual/couple
 - rent = 11% of income (25% owner aged 70+)
 - 80% of rental property owners own 1 property
 - Professional management: 1 in 5
- Lower economy of scale than larger property
 - Less operating income to guarantee repayment
- Less geographic diversity makes debt more risky
 - Unfavorable financing such as ARM

Some Rental Property Financing Options

- Create Small Real Estate Investment Trust
 - Equity vehicle to exchange equity for shares, bundle management, spread risk across units, transcend single-asset financing
- Harness and redirect PHA powers
 - Essential Function Bonds to aggregate property/risk
- Property tax credit for approved repair
- Secure/guarantee loans
 - More favorable terms than new construction...

Resources: Tools and Practical Guidance

State of the Nation's Healthy Housing



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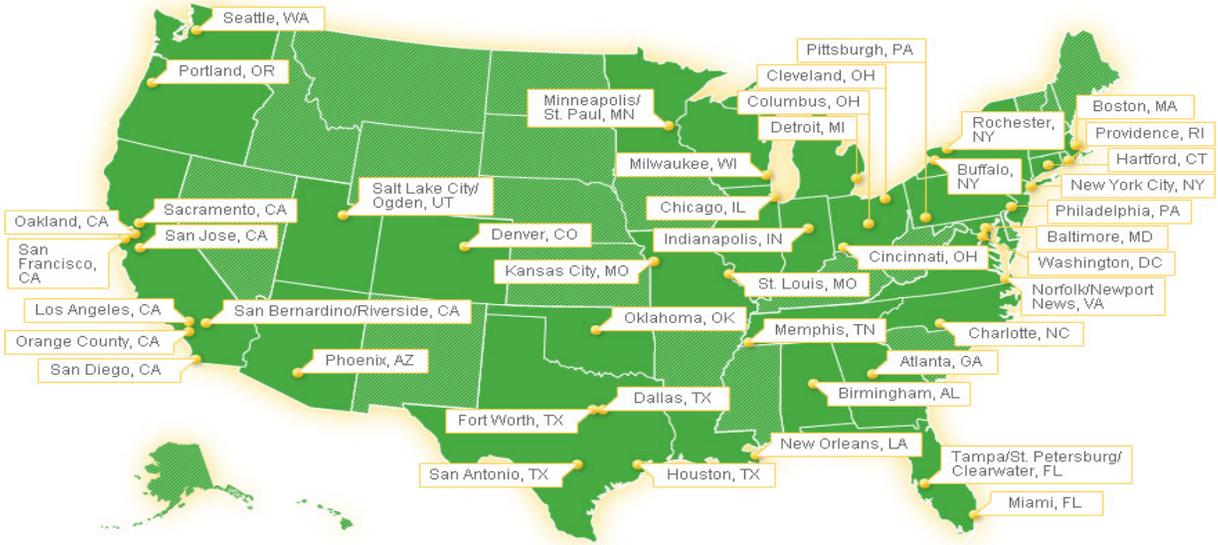
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Inside State of the Nation's Healthy Housing

MSA:
Metric:
Ranking:

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www.nchh.org/Policy/State-of-Healthy-Housing.aspx

Indicators

Two indicators

- **Basic Housing** – is the percentage of homes in a community with either severe or moderate physical problems (e.g. inadequate plumbing, heating, electrical systems, kitchen facilities).
- **Healthy Housing** – combines 20 housing characteristics related to health and safety hazards, such as signs of rats, inoperable toilets, and peeling paint.

Basic Housing Quality
Severe physical problems
Moderate physical problems
Interior Problems
Holes in floors
Open cracks or holes in walls
Broken plaster/peeling paint
Signs of rats
Signs of mice
Water leaks from inside
Water leaks from outside
Water supply stoppage
Flush toilet breakdown
Sewage disposal breakdown
Lacking complete plumbing
Heating equip breakdown
Room heater without flue
Exposed wiring in unit
Rooms w/o working elect. outle
Lacking kitchen facilities
Exterior Problems
Roofing problems
Siding problems
Window problems
Foundation problems
Any Identified Problem
Any Identified Problem

State of the Nation's Healthy Housing

Anal

State of the Nation's Healthy Housing
 Ranking of Communities by Healthy Housing Quality – All Units in MSA

Rank	Metropolitan Area	Survey year
1	Anaheim-Santa Ana (Orange County), CA	2002
2	Minneapolis-Saint Paul, MN	2007
3	Miami-Hialeah, FL	2007
4	Tampa-Saint Petersburg-Clearwater, FL	2007
5	Washington, DC	2007
6	Charlotte, NC	2002
7	Atlanta, GA	2004
8	Sacramento, CA	2004
8	Denver, CO	2004
8	Kansas City, MO	2002
8	Milwaukee, WI	2002
12	San Bernardino-Riverside (metro surveys), CA	2002
12	Norfolk-Hampton News, VA	1999
14	San Jose, CA	1999
15	Phoenix, AZ	2002
15	Hartford, CT	2004
15	Chicago, IL	2003
15	Portland, OR	2002
15	Providence, RI	1999
20	Indianapolis, IN	2004
20	Columbus, OH	2002
20	Cincinnati, OH	1999
20	Seattle, WA	2004
24	Detroit, MI	2003
24	Saint Louis, MO	2004
24	Northern New Jersey, NJ	2003
24	Salt Lake City-Ogden, UT	1999
27	Baltimore, MD	2007
28	Rochester, NY	1999
30	Cleveland, OH	2004
30	Pittsburgh, PA	2004
32	San Diego, CA	2002
33	Boston, MA	2007
33	Philadelphia, PA	2003
35	Buffalo, NY	2002
36	Birmingham, AL	1999
37	Oklahoma City, OK	2004
38	Houston, TX	2007
39	Memphis, TN	2004
40	Fort Worth-Arlington, TX	2002
41	Los Angeles-Long Beach, CA	2003
42	Oakland, CA	1999
43	New York City, NY	2003
44	San Francisco, CA	1999
44	Dallas, TX	2002
46	San Antonio, TX	2004

Legend
 Most Healthy
 Healthy
 Fair
 Unhealthy
 Most Unhealthy

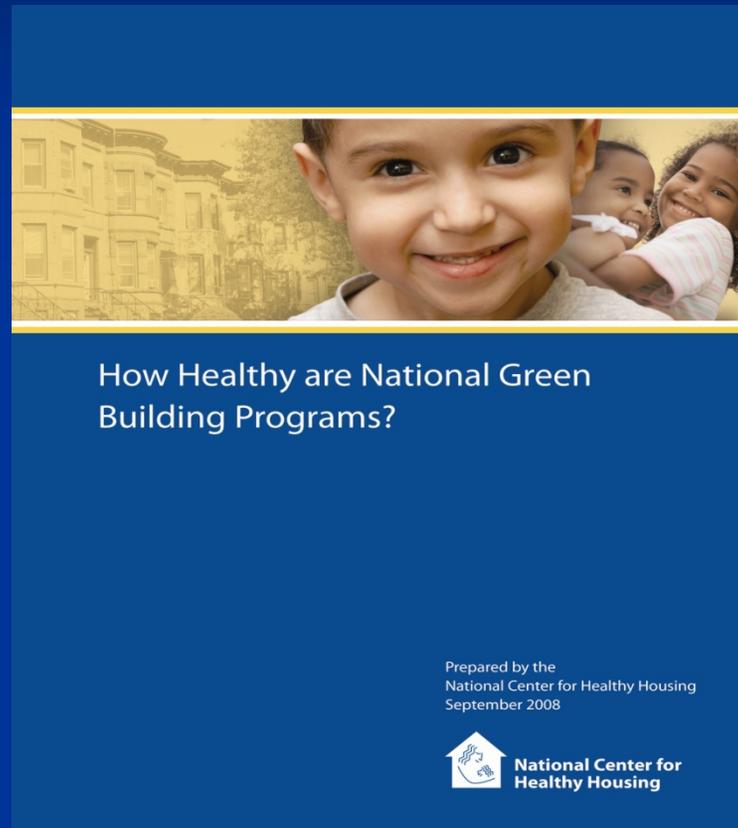
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San Antonio – 46th →

Resources: Green and Healthy Housing Fact Sheets

- Radon-Resistant Construction: Low-Rise Multi-Family Housing
- Reasons to Explore Smoke-Free Housing
- Improving Ventilation in Multi-Family Buildings
- Green and Healthy Housing Priorities for Homeowners



www.nchh.org/Training/Green-and-Healthy-Housing.aspx

Resources: Green Case Studies

- “Breathe Easy,” WA
- Viking Terrace, MN
- Wheeler Terrace, Washington, DC
- Nuevo Amancer, OR



Resource: Healthy Housing Training Center

Training Partners

The Training Center is operational across the country and provides training through high-caliber partners.



National Center for Healthy Housing, 10320 Little Patuxent Parkway, Suite 500, Columbia, MD 21044 • www.centerforhealthyhousing.org

Healthy Homes Courses

- Essentials of Healthy Homes Practitioner Course
- Launching a Healthy Homes Initiative
- On-Line Pediatric Environmental Home Assessment
- Integrated Pest Management for Multi-Family Housing
- Community Health Workers
- Healthy Homes for Code Inspectors
- Certified Lead Renovator
- Healthy Homes for Homebuyer Counselors*
- Health Opportunities in Energy Audits and Upgrades
- Green & Healthy Management Strategies for Multi-Family Properties*
- Healthy Homes Advanced Course (Coming Soon)

*In partnership with NeighborWorks America

Healthy Homes Specialist Credential



For individuals who have demonstrated competency in the basics of the seven principles of healthy housing and how to put them into practice in homes.

- Indoor Air Quality Professionals
- Certified Home Inspectors
- Pest management Professionals
- Energy Auditors
- Lead-Based Paint Professionals
- Asbestos, Radon, and Mold Professionals
- Realtors
- Homebuyer Counselors
- Green Builders, Architects, and Developers
- Property Management Companies
- Government Agencies
- Environmental health professionals
- Code Inspectors
- Visiting nurses
- Housing Rehabilitation Specialists

Resources: Integrating Health in Planning and Development

- Collaboration at the design and planning stage
- In San Francisco* they've focused on:
 - Neighborhood planning
 - Environmental review
 - Housing project redevelopment
 - General plan housing element
- Livable Communities Grants
- Health Impact Assessments

*Source: San Francisco Department of

A Healthy Physical Environment Has These Attributes:

- Walkable streets
- Network of open spaces and trails
- Spaces for social interaction
- Tobacco-free units and zones
- Community gardens
- Access to transit
- Low-allergen landscaping
- Greenbelt and wetland sustenance
- Watershed protection



Source: Public Health Seattle King
County

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