



NATIONAL HEALTHY HOMES
TRAINING CENTER[™]
& NETWORK

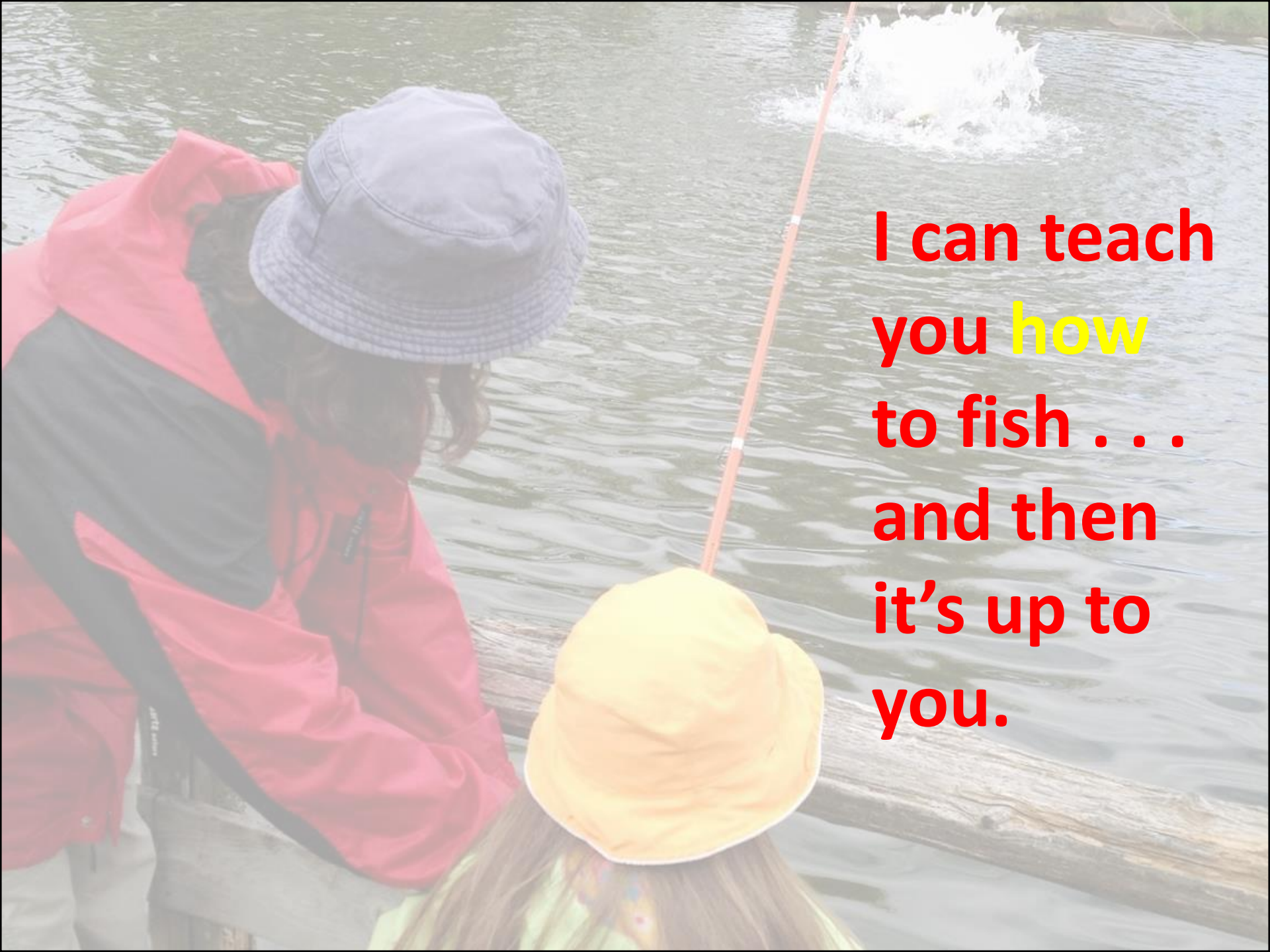


Healthy Housing
Solutions^{Inc.}

HOW ARE WE GOING TO PAY FOR IT?
MAKING HOMES HEALTHIER FOR RESIDENTS
WITH LIMITED FINANCES



Funding for this course provided by the U.S. Department of Housing & Urban Development

A photograph showing a person in a red jacket and grey bucket hat leaning over the side of a boat, holding a fishing rod. A child in a yellow bucket hat is looking up at the person. The background shows a body of water with a splash of white water. The text "I can teach you how to fish . . . and then it's up to you." is overlaid on the right side of the image in red and yellow font.

**I can teach
you how
to fish . . .
and then
it's up to
you.**

WHAT IS YOUR JOB FUNCTION?

POLL





HOW FAST CAN YOU TAKE NOTES?



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Part 1: Change your mind and the rest will follow



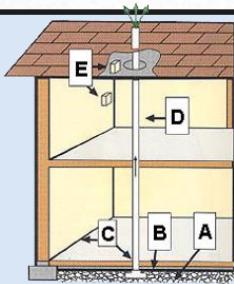
WHY IS WHAT YOU DO IMPORTANT?



Does your work in healthy homes sometimes feel like this?



You have a leaky roof that is contributing to mold. It could cost \$800 to fix. I'm sorry, I can't help with the cost.

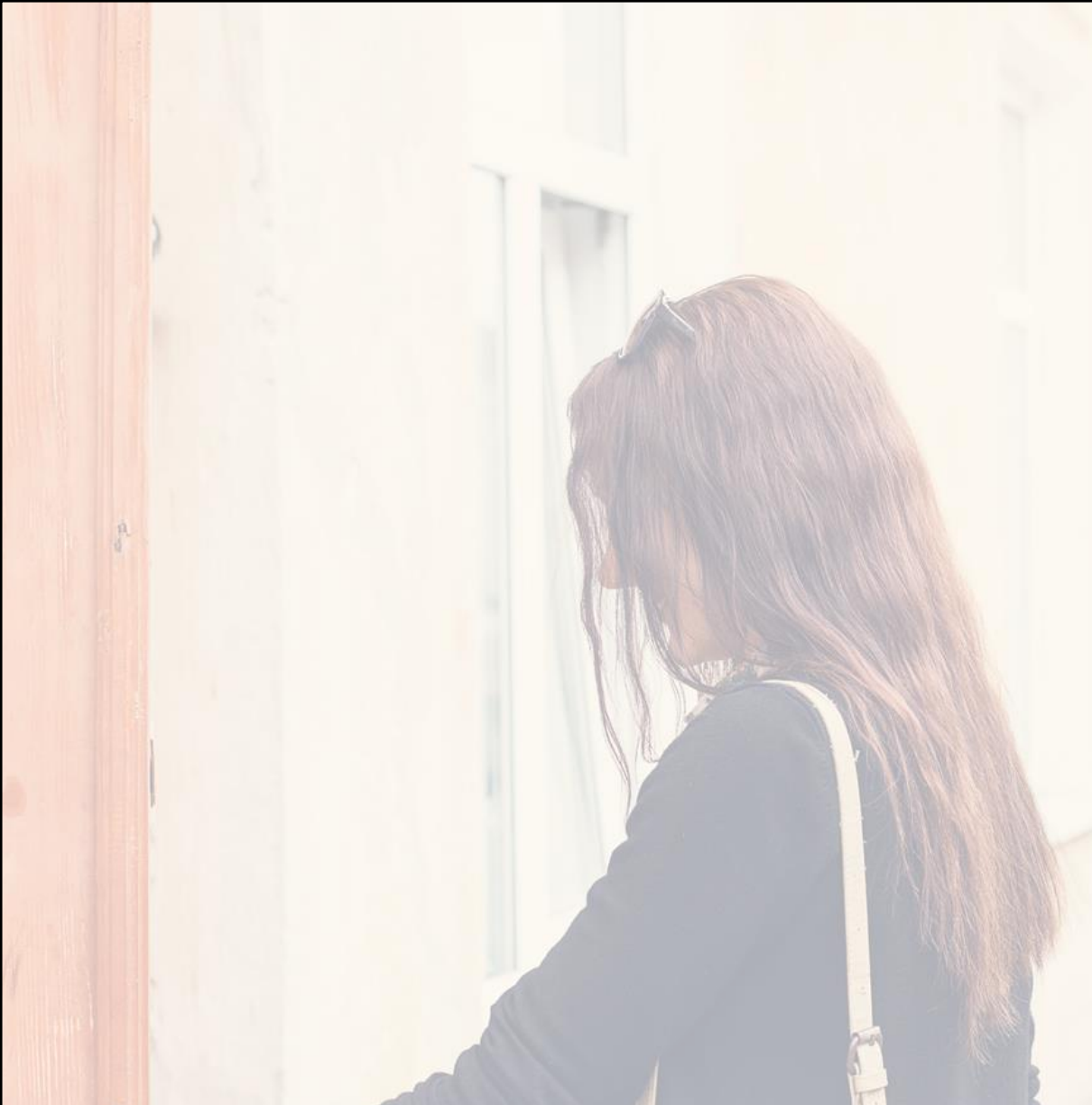


The level of radon in your home is high and you need a system to reduce it. It could cost \$1,200. I'm sorry, I can't help with the cost.



The exhaust fan in your bathroom is not working. It could cost \$225 to replace it. I'm sorry, I can't help with the cost.





As you enter
a house, are
you thinking
“What does
my program
fund?”

*(Because I can't fix
problems that my
program doesn't
have funding for...)*



YOU MAY BE IN THIS POSITION

This is the problem you find:



Picture courtesy of Livable Housing

And this is the only solution you can provide:



Picture courtesy of BedBug Central

Three new questions for a:

NEW MINDSET



and

NEW RESULTS

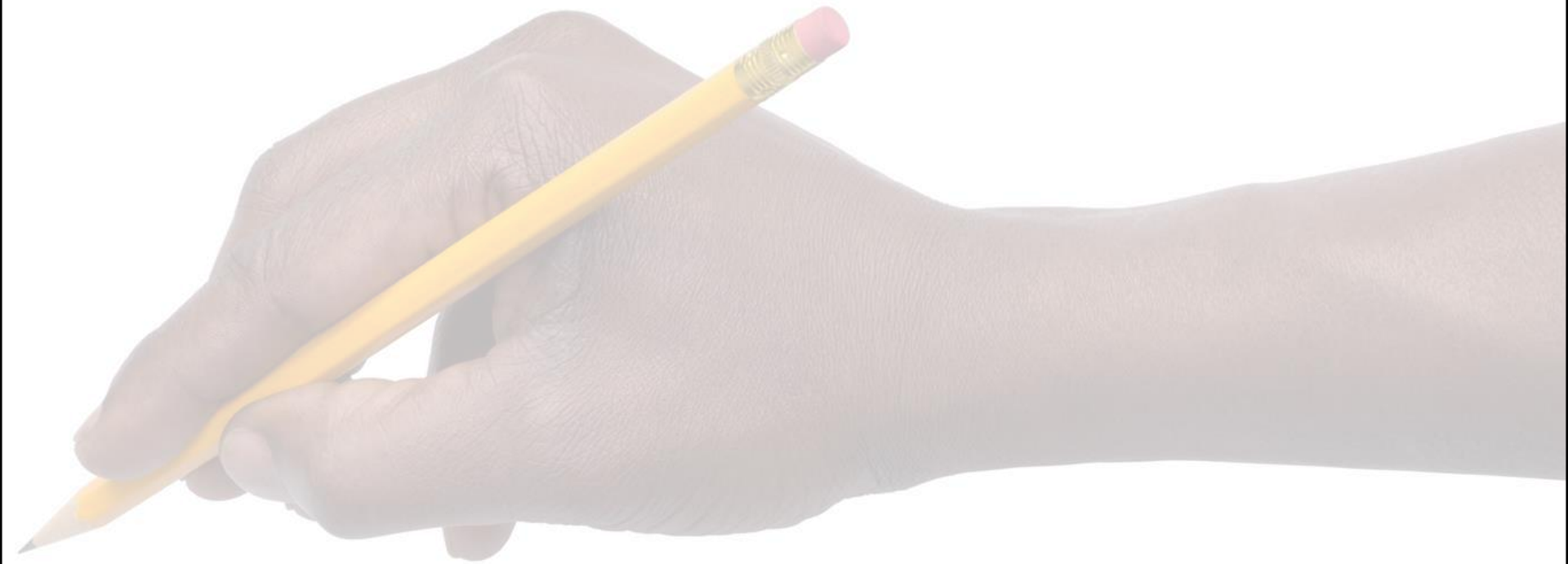


What does
my program
fund?



What does
the house
need?





**Write down this new question because
you'll need it later:**

What does the house need?

What does
my program
fund?



**DETERMINE
PRIORITIES**

**What are
the highest
priority fixes
for this
house?**





Write down this new question because you'll need it later:

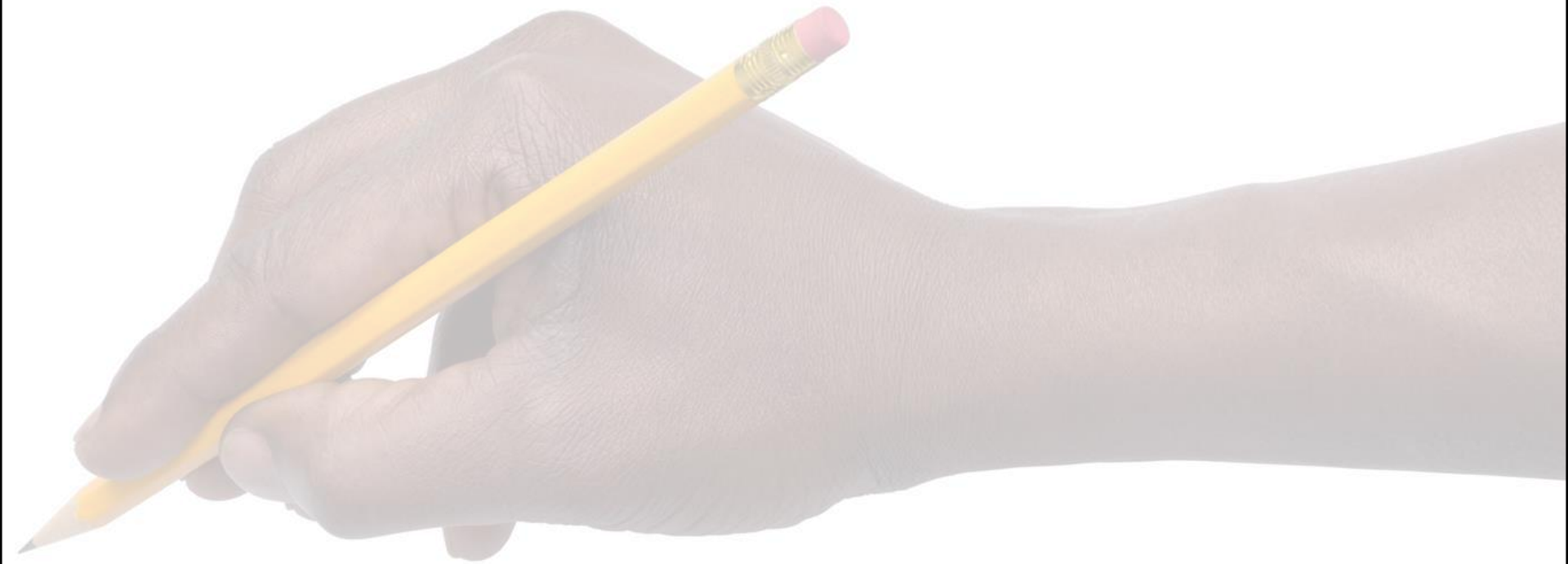
What are the highest priority fixes for this house?

What does
my program
fund?



**If I can't
fund the fix,
what other
programs
will fund it?**





Write down this new question because you'll need it later:

If I can't fund the fix, what other programs will fund it?

Summary - three new questions



What does the house need?

**DETERMINE
PRIORITIES**

What are the highest priority fixes
for this house?



If I can't fund the fix, what other
programs will fund it?



A QUICK REVIEW

Why is what you do important?

Does it work to focus only on fixing problems your program has funding for?

Three new questions to ask:

1. What does the house need?
2. What are the highest priority fixes for this house?
3. If I can't fund the fix, what other programs will fund it?



Part 2: Start Here





ALWAYS START LOCAL



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WHO DO YOU KNOW?

How many organizations can you list from your city, county or state that fund housing rehab or repairs?

Poll



HOW WELL DO YOU KNOW THEM?

How well do you know the organizations
you listed in the previous question?

Poll



THE LOCAL LANDSCAPE



- What programs are offered?
- What activities or fixes do the programs cover?
- Who is the staff to contact?

**Don't
wait.
Do it
now.**



THE LOCAL LANDSCAPE





Federal weatherization program



Fed/state lead abatement and/or healthy homes programs



Homeowner repair CDO grant/ loan program



Municipal housing rehabilitation program

They look different but all of the **vehicles** will get you to the **same location.**

All of these **programs** can get you to the **same goal:**
funding
rehabilitation /
repair work in a
home.

THE LOCAL LANDSCAPE



Finding resources is EASY:



- Community development organizations
- Housing repair programs
- Housing rehabilitation services
- Emergency home repair
- Elder home repair

Check your city or county websites for housing assistance programs

Check out the *Home Matters* Community Connector tool



THE LOCAL LANDSCAPE



Don't you Forget (about me)



Faith Based and
Religious
Organizations



THE LOCAL LANDSCAPE



Finding resources is EASY:

DO THIS SOON:

1. Go to <https://www.hud.gov/states>.
2. Click on your state.
3. Scroll to “Learn About Homeownership” and click on it.
4. Scroll down to this box and click on Home repairs:

Owning and Maintaining Your Home

- ▶ **Home repairs** - money for home improvements and repairs
- ▶ **Avoid foreclosure** - don't lose your home
- ▶ **Make your home more energy efficient**



LOCAL LANDSCAPE – EXAMPLE 1



Key Members

**CITY OF ST. LOUIS
HOME REPAIR
NETWORK**

Missouri Housing Development Commission

Better Family Life, Inc.

City of St. Louis Healthy Home Repair Program



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LOCAL LANDSCAPE – EXAMPLE 2



(Philadelphia)
Division of Housing and Community Development

[About](#) [Housing](#) [Home Repair](#) [Housing Counseling](#) [Neighborhood Resources](#) [Partner With DHCD](#) [News](#) [Publications](#) [Español](#)

Adaptive Modifications

Weatherization Assistance

Basic Systems Repair

Mini-PHIL and PHIL-Plus

Senior Housing Assistance

Keystone Renovate & Repair Loan

What is the Basic Systems Repair Program?

The Basic Systems Repair Program (BSRP) provides free repairs to correct electrical, plumbing, heating, structural and roofing emergencies in eligible owner-occupied homes in Philadelphia.



LOCAL LANDSCAPE – EXAMPLE 3



Senior citizen with asthma

Pierce County WA Weatherization program - initial audit

Open interior ceiling, leaking roof, drafts, broken furnace, no ventilation fans

Multiple agency collaboration for repairs and asthma control

Roof and floor repairs, interior ceiling repair, air sealing, insulation and ventilation

Significant improvement in client's health



THE LOCAL LANDSCAPE



HOSPITAL COMMUNITY BENEFITS

Federal law requires

Nonprofit hospital organizations to -



- Spend \$ on community benefits.
- Eligible activities include home assessments and affordable housing development.



THE LOCAL LANDSCAPE



RURAL AREAS



Focus on
state
programs



Rely on
volunteer-based
organizations



Focus on free / low-
cost healthy homes
supplies and
resident DIY

BUT MOST IMPORTANTLY, BE “FAMOUS IN A SMALL TOWN”:

Create and maintain relationships with local organizations.

A QUICK REVIEW

Start local.

Get to know local organizations now and develop good relationships with them.

Go online and look.

Learn from others.



Part 3: Federal and state funding



FEDERAL FUNDING



Lead Hazard Reduction
Demonstration
Program

Lead-Based Paint
Hazard Control
Program – Healthy
Homes supplemental
funds

National Housing Trust
Fund

Medicaid

Community Development
Block Grant Program

HOME Program

Weatherization Assistance



FEDERAL FUNDING



**National Center for
Healthy Housing**

Medicaid.gov
Keeping America Healthy

Healthcare Financing of Healthy Homes

Reimbursement

Medicaid 101 and Pathways to Reimbursement

Health Plans and Managed Care Organizations

2014 Snapshot of Healthcare Financing for Healthy Homes

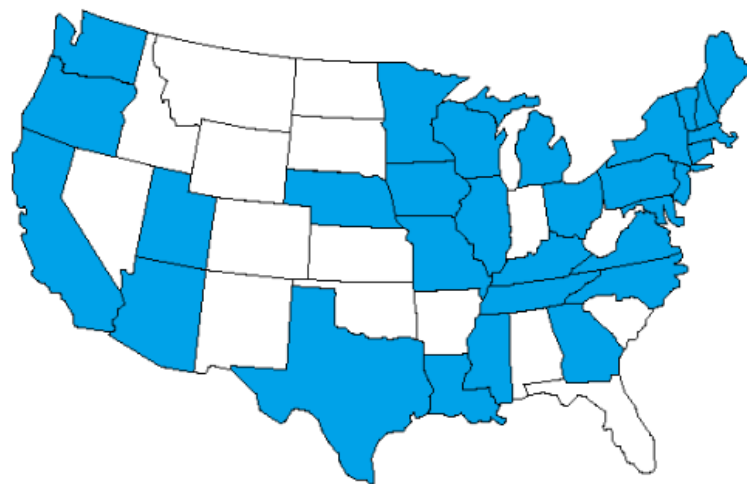
Case Studies and Resources

<http://nchh.org/tools-and-data/financing-and-funding/healthcare-financing/>

LEAD AND HEALTHY HOMES GRANTEES

Office of Lead Hazard Control and Healthy Homes Grantee Contract List

2017



<https://www.hud.gov/sites/documents/GRANTEECONTACTLIST2017.PDF>



FEDERAL FUNDING

FOR RADON MITIGATION



FHA 203(k) rehab loan

Title I Home and Property Improvement Loans

Fannie Mae Homestyle[®] Energy Mortgage



A QUICK REVIEW

Be familiar with federal funding sources . . .

. . . And remember that you'll likely encounter federal funding as local programs.



NOW BRING IT ALL TOGETHER

Sarah Owens works for Lead Safe Denmore County – part of the Denmore Health Department. Her primary responsibility is to conduct lead risk assessments. Sarah has been asked to assess a single-family house for possible lead-based paint hazards. The owner is a 67 year old grandmother who has custody of her two grandchildren, ages 4 and 7.

In the past, Sarah's primary purpose as she entered a house was to determine the presence of lead risks. Assessing lead risks and remediating any problems found are activities her program can fund. Having gone through this webinar, she now focuses on more of a whole house approach.

What is the first question that Sarah should ask herself now that she has a whole house approach?

Poll

NOW BRING IT ALL TOGETHER – PART 2

Sarah does a thorough assessment of the home and in addition to lead hazards, finds other serious problems, including:

Leaky roof / moisture
damaged ceiling

Leaking toilet

Now that she
has identified
the hazards,
what is
Sarah's next
step?

Mouse droppings

Broken smoke alarm

Uncomfortably cold
temperature

Electrical outlets
without cover plates

Poll



NOW BRING IT ALL TOGETHER – PART 3

Next, Sarah considers what funding sources might be available to cover the costs of the fixes.

Leaking roof

Broken smoke alarm

Mouse droppings

Unsafe electrical outlets

Leaking toilet

Uncomfortably cold temperatures

Lead based paint hazards

What are some funding sources for addressing each of these hazards?*

** For this exercise, we're not considering the actual availability of a source in a specific geographical location.*

Poll

QUESTIONS?

For more information, contact :

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