



Let's Talk About Funding!



*Making connections
for healthier, more
energy efficient homes*





Funding: Traditional and Non-Traditional
Where to go and How to Find it

Amy McLean Salls
Director of Training and Community Initiatives
National Center for Healthy Housing

NATIONAL FUNDING OPPORTUNITIES



HUD Office of Healthy Homes and Lead Hazard Control

HUD Healthy Homes Production Program

Eligible groups:

- States
- Native American Tribes
- Cities
- Counties/parishes
- Other units of local government
- non-profits



HUD Office of Sustainability

- \$100,000,000 to HUD for a Sustainable Communities Initiative
- \$70,000,000 is available for the Sustainable Communities Regional Planning Grant Program
- \$30,000,000 is available for the Challenge Planning Grant Program



HUD Regional Planning Grants

The Sustainable Communities Regional Planning Grant Program

Eligible for:

- metropolitan and multijurisdictional planning efforts that integrate housing, land use, economic and workforce development, transportation, and infrastructure investments
 - (1) economic competitiveness and revitalization
 - (2) social equity, inclusion, and access to opportunity
 - (3) energy use and climate change
 - (4) public health and environmental impact



Enterprise Green Communities

For: Industry, Nonprofits

- Provides grants, financing, tax-credit equity, and technical assistance to developers
- Must meet the Green Communities criteria for affordable housing that promotes health, conserves energy and natural resources, and provides easy access to jobs, schools and services.

www.enterprisecommunity.org



USDA Rural Repair and Rehabilitation Loans and Grants

For:

Individuals with 50 percent of the area median income.
Homeowners who are 62 years old or older.

- To make repairs and improvements to make the dwelling more safe and sanitary or to remove health and safety hazards.
- Loans of up to \$20,000 and grants of up to \$7,500 are available.
- Loans are for up to 20 years at 1 percent interest.

<http://offices.sc.egov.usda.gov/locator/app?state=us&agency=rd>



Financial Institutions

- Private Loans Provide Match For Multifamily Rehab Grants
- Low-Interest Second Mortgage Loans To Owners For Energy Efficiency Improvements
- Bank Offers Low-Interest Loans To Provide Match For Lead Abatement Grants
- Bank Offers Low-Interest Rehab Loans To Qualified Homeowners In Target Area

http://delta-institute.org/sites/default/files/1-DeltaREDI_CreativeFundingStrategiesForRemediationOfLead.pdf



Volunteer-Based Programs

- Habitat for Humanity
- Rebuilding Together



Habitat for Humanity

Eligible applicants;

- **Be citizens or legal residents.**
 - **Prove steady income. Have good credit. Earn a monthly income that falls within minimum and maximum limits, depending on household size.**
 - **Sustain a savings account over a specified period of time.**
 - **Invest sweat-equity hours in building his/her home and others.**
 - **Make an affordable down payment.**
 - **Make timely mortgage payments.**
 - **Attend homeowner education classes.**
-
- “Partner families” are selected by Habitat
 - To find the Habitat affiliate serving your area, use Habitat’s online search tool or call the help line at **1-800-422-4828.**

<http://www.habitat.org/getinv/apply.aspx>



Rebuilding Together

Eligible applicants:

- Low-income homeowners and communities

Rebuilding Together dedicated to:

- Energy efficiency
- Veteran's housing
- Aging in place
- Gulf coast reconstruction
- Preserving affordable homeownership
- Rehabilitation and modification services to those in need at no cost
- Utilizing everyday citizen volunteers, skilled trades people, the support of local business and major corporate partners.

www.RebuildingTogether.org



HEALTH FUNDING OPPORTUNITIES



Maternal, Infant & Childhood Home Visiting Grants

Eligible applicants:

States and tribes

- \$1.5 billion 5-year formula grant
- Funds home visiting programs for high-risk pregnant women and children under 6
- Typically an RN, LCSW or other professional:
 - advises family on kids' health & development
 - addresses major health risks and
 - connects family to community services



Maternal, Infant & Childhood Home Visiting Grants

Eligible Activities Relevant to Healthy Housing Groups

- Maternal, newborn, infant & child health
- Preventing child injuries, abuse & neglect
- Cognitive, language & physical/mental child development
- Referring families to other community resources



CDC Community Transformation Grants

Eligible Applicants:

- State/local govt.
- “national networks of community-based orgs” and
- “state and local nonprofits”
- **Purpose:** Implement, evaluate & disseminate evidence-based community health prevention programs, policies/infrastructure improvements to:
 - reduce chronic disease/health disparities
 - promote healthier lifestyles and
 - develop new prevention programs



The Green & Healthy Homes Initiative™ Braiding Funds to Maximize Impact

Beth Bingham
San Diego, CA; Nov. 18, 2011



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Align

Braid

Coordinate

The ABC's of GHHI

- What is Braiding?
 - Strategic coordination of relative funding streams
 - Sequenced Funding and activities
 - Co-investment
- How does it work?
 - Braiding chart helps ID which funds can be used interventions
 - Crosswalk interventions in Scope of Work with braiding chart
 - Assure cross client qualification criteria & coordination of work complies with grant guidelines
- What is the benefit?
 - Achieving more with **existing** resources
 - Positioning for additional investment

Smith Family – Baltimore (Homeowner)

- Family of five with a son who has severe asthma
- History of repeated asthma episodes resulting in hospitalizations on average of 3x per year since birth (Average stay 1 week each time)
- Triggers: Asthma triggers (rodents, dust mites, excessive moisture, VOCs, poor weatherization, poor IAQ)
- Average annual asthma-related medical (ER & hospitalizations) costs of \$48,300 per year



GHHI: Innovative Financing Case Study: Deconstructed

Smith Family Home

- Windows with lead paint & concern for safety of children initiated search for solutions – found the Coalition
- Coalition intake interview confirmed lead hazards AND severely asthmatic 5-year-old child – referred to Safe at Home Program
- Comprehensive assessment found need for multiple health, safety and energy interventions to eliminate asthma triggers and lead hazards, improve IAQ and energy efficiency
- Scope of Work was developed (based on assessment) and cross-walked with braiding chart to determine available funding for interventions



GHHI: Innovative Financing Case Study: Deconstructed

Identified funding for Smith Family Healthy Housing interventions:

- HUD OHHLHC (via Coalition): IPM, lead paint stabilization, carpet cleaning, smoke and CO alarms, HEPA vacuum, dehumidifier, mattress & pillow covers, air filter unit and AC, replacement windows
- Energy Efficiency (via Maryland Energy Administration): energy efficiency and some weatherization services
- Mold/Moisture (via Baltimore City CDBG, CSBG programs): plumbing leak repair, other weatherization services
- Safety (via Foundation): education and safety kits



GHHI: Innovative Financing Case Study: Deconstructed

Costs for interventions and labor:

- GHHI Intervention Cost: \$8,826
- Non- GHHI Process: \$10,615 (net projected savings of \$1,879)

Results:

Son had **NO** hospitalizations due to asthma triggers in the home in the 12 months following the interventions, resulting in savings of avoided medical costs of \$48,300 in first year alone



GHHI: Innovative Financing Keys to Success

Keys to Success:

- Identify who is doing health and housing-related work in your community
- Meet and build relationships with key individuals in local government agencies, nonprofits, energy companies, pediatric healthcare providers, community development and neighborhood organizations, social service organizations, faith-based groups, etc.
- Explore innovative financing models



Innovative Funding – Emerging Practices

- Utility Foundation Funds (roofing repair & furnace replacement Baltimore)
- DOE WIPP Grantee sites (Connecticut, Baltimore)
- Water Utility (moisture & allergens San Antonio, TX)
- Community Development Financial Institutions Fund (CDFI Flint, MI)
- State Energy Funds (Providence, RI)
- Housing Enforcement Programs (Providence/Baltimore)
- Federal Home Loan Bank Grants
- Settlement Funds (Attorney General's Office, Buffalo, NY)
- Social Impact Bonds (Maryland Asthma Compact)
- Department of Social Services (Baltimore)
- Philanthropy (GHHI Sites – Detroit, Chicago)
- Hospital Community Benefits Funds



GHHI: Innovative Financing

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Funding “One Touch” Approaches

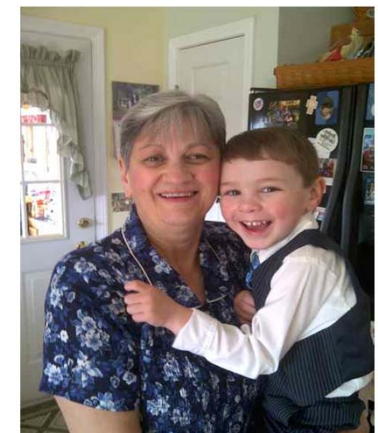
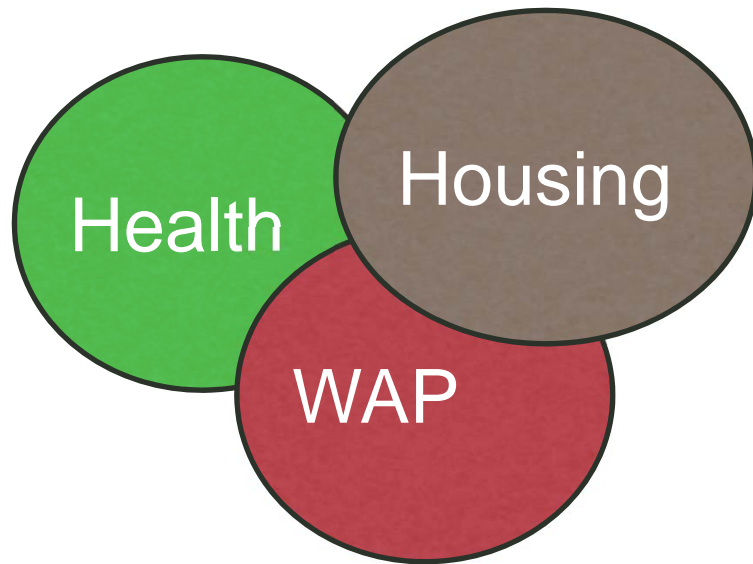
Ellen Tohn
Tohn Environmental Strategies



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Deliver “One Touch” healthy and energy efficient homes through coordinated service delivery and referral.





Leveraging NH Resources

Weatherization (DOE, LIHEAP, Utility)

Lead Hazard Control (HUD)

Lead Program (NH, CDC)

Head Start (HHS)

Fix It (CAP)

Asthma Education (EPA)

City Health & Housing Rehab (City, HUD)

Leveraging New NH Resources

Pest Control (state IPM)

Radon Test Kits (state)

One Touch TA (HUD)



The New Public Health Workforce



Looks Like This...



Omaha Partners





Leveraging Omaha Programs

Weatherization (DOE, LIHEAP)

Lead Hazard Control (HUD)

Lead Program (County, EPA)

Housing Rehab (HUD)

Habitat for Humanity

Rebuilding Together

Smoking Cessation (Tobacco Funds)

Housing Modification (state)

Leveraging New Omaha Resources

reEnergize – Data (DOE)

Radon Test Kits (State Radon; OHKA)

One Touch Healthy Homes TA (HUD)

Client Education (OHKA)

