




Funding The Fixes

Finding the Funds for Healthy Home Repairs for residents with limited finances

Portions of this webinar were initially developed with funding from the U.S. Department of Housing & Urban Development for the National Healthy Homes Training Center & Network




Meet Jayne Windham

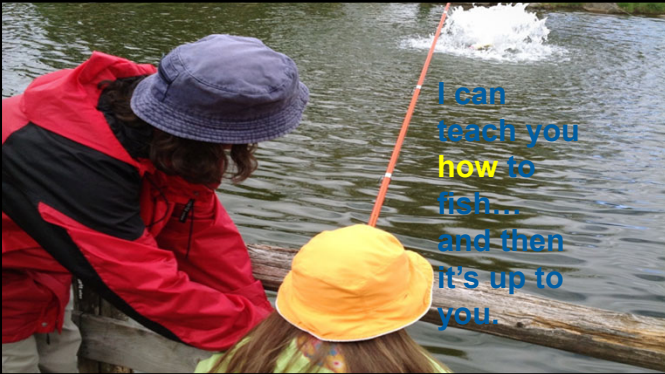


Today's Agenda

- Change your mind & the rest will follow
- Start Local
- Federal & State funding

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

What is your job function?

POLL




Part 1: Change your mind and the rest will follow




Does your work in healthy homes sometimes feel like this?

	<p>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.</p>
	<p>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.</p>
	<p>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.</p>






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




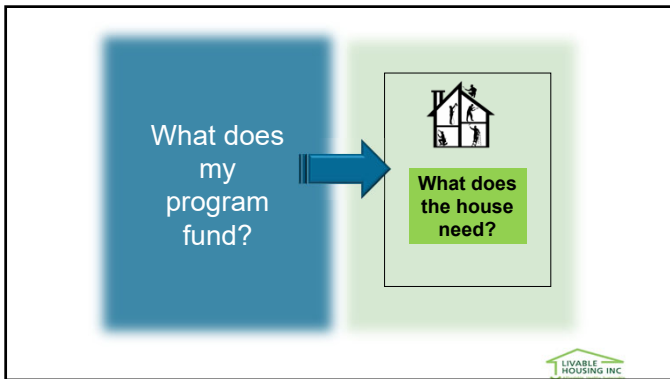
Three new questions for a

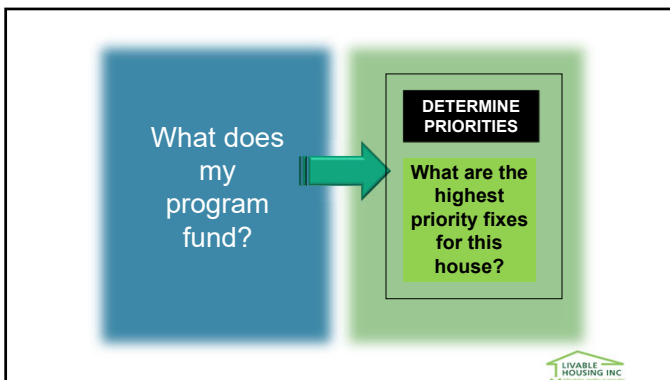
NEW MINDSET

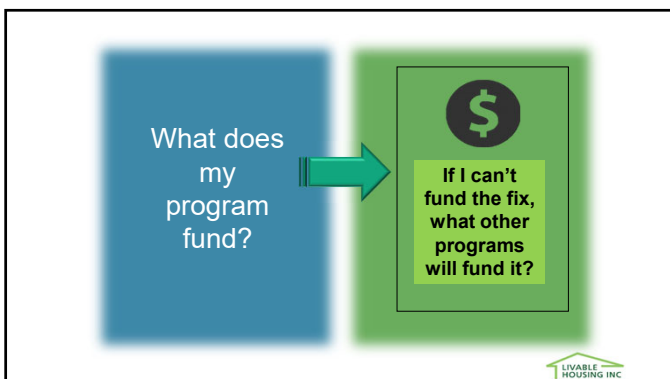
and

NEW RESULTS









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?



Part 2: Start Here





Always Start Local



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

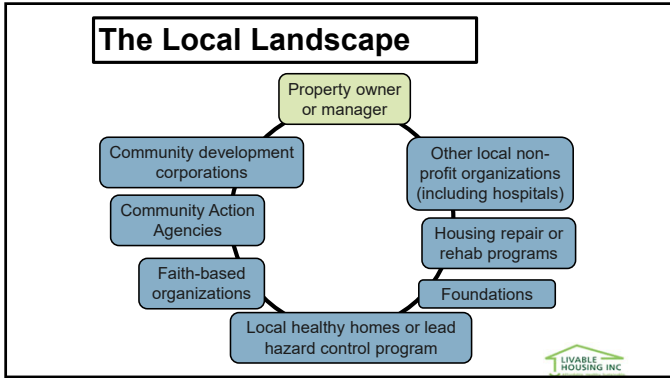


The Local Landscape

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

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





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 easier than EVER:

Google

- 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

LIVABLE HOUSING INC.

Go to <https://www.hud.gov/states>

HOME REPAIRS: TENNESSEE

The programs and resources listed below help homeowners with home repairs and improvements.

- * Community Development Block Grant (CDBG) Program Contracts - some communities use CDBG funds from HUD for home improvement assistance to homeowners
- * HOME Program Contracts - some communities use HOME funds from HUD for home improvement assistance to homeowners
- * HUD-approved Housing Counseling Agencies
- * Local Homeownership Assistance Programs - some of these organizations may provide assistance for repairs or rehabilitation
- * The Nashville MSHA - Community Development Office provides emergency repair and home improvement programs.
- * Tennessee Association of Community Action Weatherization and Social Service Programs
- * Tennessee Department of Human Services Weatherization Assistance Program
- * Tennessee TDGA Weatherization
- * USDA Rural Development - home improvement, general repairs and/or rehabilitation loans for low income rural residents
- * Weatherization Assistance East Tennessee (WETAH)

More From HUD

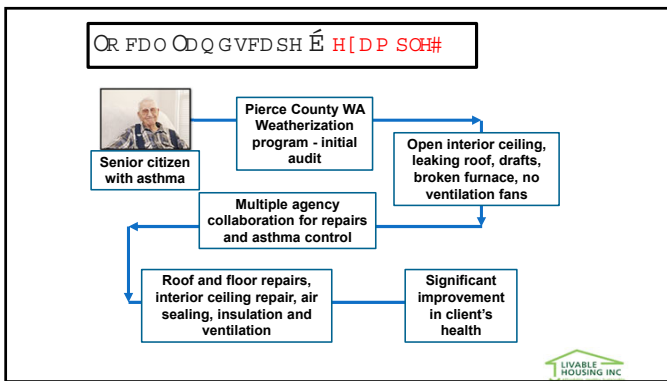
- * Home improvement programs
- * Reverse mortgages

The Local Landscape

Don't Forget About...

Faith-Based and Religious Organizations

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Hospital Community Benefits

Federal law requires

Nonprofit hospital organizations to -


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




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Focus on state programs




Rely on volunteer-based organizations



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

But most importantly, 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

Medicaid

Community Development Block Grant Program

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

HOME Program

Weatherization Assistance

National Housing Trust Fund



Lead and Healthy Homes Grantees (2020)

Shelby County, TN

\$3,443,959	Lead Hazard Control Amount
\$700,000	Healthy Homes Amount
\$4,143,959	Total Amount

County of Hamilton, OH

\$1,800,000	Lead Hazard Control Amount
\$200,000	Healthy Homes Amount
\$2,000,000	Total Amount



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](#)

nchh.org/tools-and-data/financing-and-funding/healthcare-financing/

Federal Funding: CDBG In your State Example: Tennessee

- The program has also brought more than \$2.1 billion in funds to the state of Tennessee, including more than \$1.01 billion to small cities and towns. In Tennessee, CDBG funds are split between the state's largest cities and the remaining cities, towns, and counties in the state.
- Bristol, Chattanooga, Clarksville, Cleveland, Franklin, Hendersonville, Jackson, Johnson City, Kingsport, Knoxville, Knox County, Memphis, Metro Nashville, Morristown, Murfreesboro, Oak Ridge, and Shelby County are each given individual pots of funding to administer while projects conducted by other municipalities and counties in Tennessee are administered through the Tennessee Department of Economic and Community Development (TECD).

Federal Funding: CDBG-DR Allocations for 2020 Most Impacted and Distressed Qualifying Disasters

State	Disasters Covered	ALLOCATION
Alabama	4563, 4573	\$311,732,000
California	4558, 4569	\$231,203,000
Florida	4564	\$113,191,000
Iowa	4557	\$56,940,000
Louisiana	4559, 4570	\$594,931,000
Michigan	4547	\$54,498,000
Mississippi	4576	\$28,470,000
Oregon	4562	\$422,286,000
Puerto Rico	4473, 4560	\$184,626,000
Tennessee	4476, 4541	\$42,740,000
Grand Total		\$2,040,617,000

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 conducts 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

Insufficient Heat

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

Insufficient heat

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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