



**Green & Healthy
Homes Initiative®**

Strategies to Scale for 2026 and Beyond

Lead and Healthy Homes Conference
New Orleans
April 30, 2026

Ruth Ann Norton
President and CEO
Green & Healthy Homes Initiative



Agenda

- ✓ Innovative Financing and Making The Business Case
- ✓ New Funding Partnerships & Leveraging Existing
- ✓ Other Funding Sources Considerations
- ✓ Whole House Model
- ✓ Cross Sector Collaboration and Coordination
- ✓ Scaling What Works – Where to Start





Green & Healthy Homes Initiative

Vision: Advancing the Social Determinants of Health and Opportunity Through Healthy Housing

AIM: Creating affordable, healthy and safe housing that lowers housing and energy costs while building wealth.





Utilize Innovative Funding to Create Sustainable Services at Scale



Utilize Innovative Funding to Create Sustainable Prevention Services for Impact at Scale

Hospital Investment:

- ✓ **\$50M in Lancaster General Hospital funds** are being invested in lead remediation in homes in Lancaster County, PA; **GHHI managing lead remediation with over 800 homes remediated in four years**
- ✓ \$52.5M in Cleveland Clinic funds for testing and lead remediation of homes in Cleveland

Public-Private Partnerships:

- ✓ Michigan Lead Fund - state's initial \$2M for loan loss reserve estimated to have 30x multiplier in loan activity and will leverage private investment
- ✓ Wellpoint-MD Asthma Services (420 clients)
- ✓ BCBS-NC Older Adult Fall Prevention (465 clients)
- ✓ Affinity by Molina-NYC Healthy Homes Collaborative Asthma Services (715 clients)

Government: Medicaid/CHIP Health Services Initiatives (HSI)

- ✓ States use administrative dollars and enhanced federal match to fund lead remediation, asthma care management, and other non-covered services
- ✓ **State examples of lead/healthy homes HSI: MI, IN, MD, OH, WI**



State Plan Amendments / Waivers / Value-Added Benefits

Policy Lever	Examples
<p>1115 Demonstration Waivers – temporary (5-10yr) budget neutral payment and service delivery reforms within a state that can become permanent through SPAs if successful. See DSRIP waivers.</p>	<p>Massachusetts, New York, Oregon</p>
<p>State Plan Amendments (SPAs) – permanent CMS-approved changes to a state plan. See 2014 preventive services rule change and CHIP Health Services Initiative</p>	<p>Missouri, Indiana, California</p>
<p>Community Care Coordination Services & Targeted Case Management – some services could be covered sustainably through these authorities.</p>	<p>Pennsylvania, Oregon</p>
<p>Value-added Services – additional services beyond covered benefits. Voluntarily provided by health plans. Can be counted as ‘medical’ spend for health plan but not included in premium.</p>	<p>Texas</p>

Potentially most sustainable options because payments for services do not negatively influence MLR or future capitation calculations

Health Policy and Funding Opportunities - CHIP Health Service Initiatives (HSI)

- ✓ HSIs must fit within the allowed administrative cap of CHIP for a state. Healthy homes practitioners can work with their State Medicaid Office and State Health Department
- ✓ GHHI supported Maryland's Healthy Homes for Healthy Kids Program development with MDH which includes lead inspections and lead hazard remediation for CHIP eligible children. MD HSI budget was \$14.4M for first several years
- ✓ Has been used for a wide variety of services including asthma education, supplies, home visiting, environmental assessment, and environmental remediation. Michigan, Maryland, Ohio, Indiana, and Wisconsin has used HSI for healthy homes
- ✓ GHHI supported State of Wisconsin Department of Health Services' 2021 expansion of its HSI for lead hazard control to become the first state HSI to also include asthma in-home education, environmental assessments, and remediation of asthma triggers (up to \$5,000) as part of Asthma Safe Homes Program



Health Policy and Funding Opportunities - In Lieu of Services (1115 Waiver)

- ✓ **“In lieu of” services** – State-approved services that health plans can offer as a medically appropriate and cost-effective substitutes for state plan benefits
- ✓ [California's updates](#) in 2021 designated healthy home remediation for asthma as “in lieu of” service.
 - Asthma remediation (up to \$7,500) as allowable ILOS for health plans
 - Optional for health plans to utilize ILOS
- ✓ GHHI wrote [publication](#) in 2017 on using ILOS for asthma healthy homes services
- ✓ GHHI wrote a [brief](#) on Medi-Cal’s ILOS for asthma in 2022 – **Build support and the justification in your state for innovative services**
- ✓ GHHI is engaging home remediation providers to take advantage of this CA policy



Healthcare Partnerships with Managed Care

Maryland

- ✓ Wellpoint Maryland (formerly Amerigroup) entered into contracts with GHHI based on internal analysis of outcomes including reduction in total cost of care. The health plan had been a referral partner for several years to GHHI for HUD-funded work. GHHI has been under contract since 2018
- ✓ Wellpoint pays 75% of costs after first visit and 25% after month 5 of enrollment.
- ✓ Population served: High risk asthma members
- ✓ Services covered: in-home asthma resident education visits, asthma prevention supplies delivery, home environmental assessment, IPM and safety measures
- ✓ Service area: Baltimore City and Prince George's County
- ✓ **110 members per year** are served with prevention services who have been diagnosed with uncontrolled asthma
- ✓ Leveraged services: Based on the assessment and member eligibility, members are referred for structural repairs, weatherization, lead hazard control, electrification and other healthy homes remediation services

GHHI has developed similar models for healthcare partners in Massachusetts, Rhode Island, Tennessee, Texas, and Utah










Direct Payment with Administrative Funds

MCO

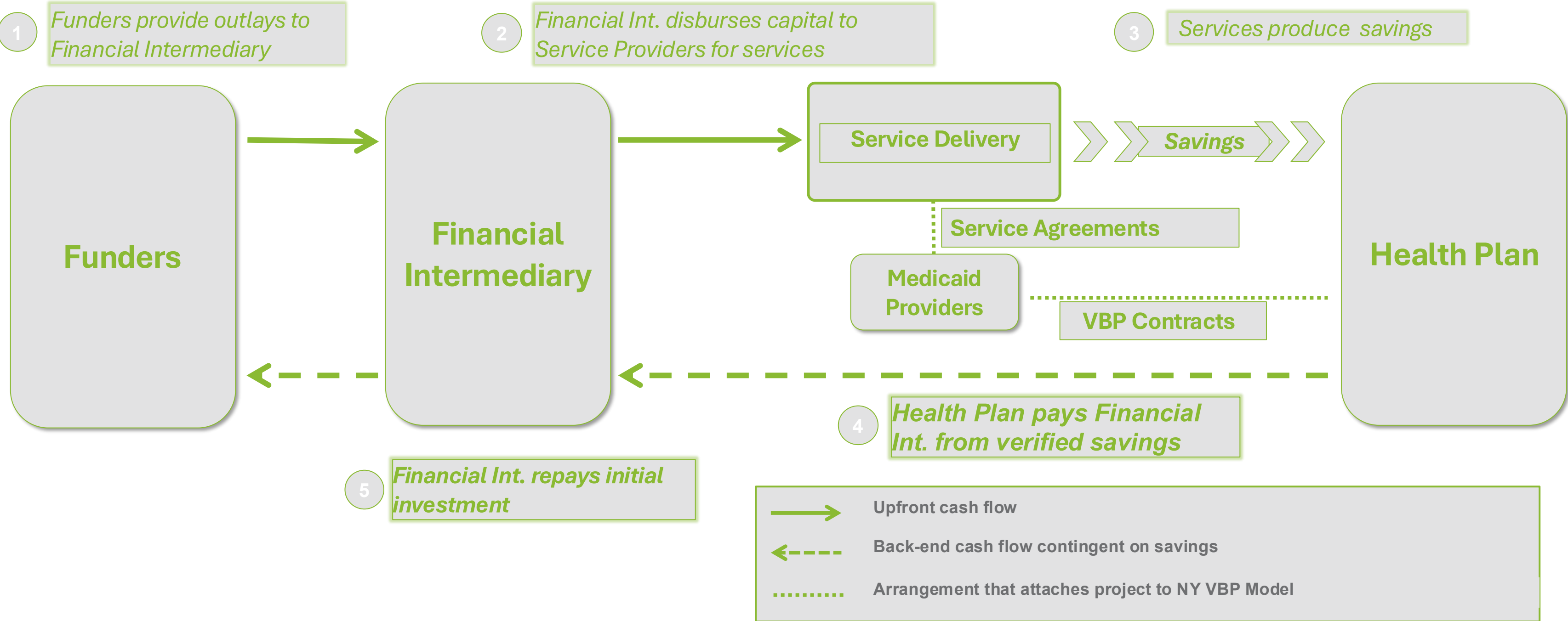
Community-Based
Organization (CBO)

Value-Based Model / Public-Private \$4.75M Investment in New York City Served 715 Medicaid Members with Asthma

Partners	Roles	Description
 Affinity BY MOLINA HEALTHCARE	Referral provider and back-end payer	Bronx-based health plan founded in 1986. Affinity by Molina serves over 300k members in its lower NY 10-county service area.
 Healthy has an address AIR nyc	Lead social care and home visiting service provider	20yr-old social enterprise with expertise in home-based asthma interventions led by Community Health Workers in NYC.
 ASSOCIATION FOR ENERGY AFFORDABILITY	Home remediation provider	Expert in advancing energy-efficient housing to foster and maintain affordable, healthy housing and communities.
 Green & Healthy Homes Initiative	Project manager and junior investor	Largest U.S. healthy homes nonprofit; leader in developing innovative models to sustainably address social determinants of health.
 NORTHERN TRUST	Senior investor	One of the largest and oldest banks in the U.S.; involved in several outcomes-based financing projects
 NYC Health	Technical advisor	NYC Department of Health and Mental Hygiene will assist with code enforcement and coordinate with other local programs.
 PRIMARY CARE DEVELOPMENT CORPORATION	Financial intermediary	National nonprofit and community-development finance institution dedicated to catalyzing excellence in primary care.



New York Healthy Homes Collaborative - Funding Flow Diagram



Falls Prevention Pilot – Blue Cross North Carolina

Blue Cross NC partnered with GHHI to test hypothesis that home modifications are effective in reducing both the risk of falls and their associated costs for older commercial members with risk factors

A comprehensive ‘Healthy Homes’ model aims to make a home healthy and safe from hazards that can lead to trip and falls among at risk adults, could be an even more effective approach to fall prevention

This model includes:

- ✓ An environmental assessment that identifies health and safety hazards such as lack of stairway rails and grab bars, obstacles and tripping hazards, and inadequate lighting that are present in the home
- ✓ Remediation of hazards in the home which may include installing grab bars and sufficient lighting as well as removing obstacles and tripping hazards
- ✓ Education and follow-up

***465 older adult clients received home modification services**



North Carolina Fall Prevention Program Process



Intake - GHHI | **Program – Service Providers Partners**
Enrollment begins with completion of Home Visit 1



Medicaid Funding – New York’s Social Care Network model

- ✓ CMS approved **New York’s Social Care Network waiver**, which funds up to \$8,000 for asthma-related repairs and \$10,000 for general health-related repairs for specific chronic care needs
- ✓ New York has 10 Social Care Network hubs which directly contract with providers such as healthy homes entities
- ✓ GHHI is supporting a few Social Care Networks as SMEs for scope of work review and approval and quality assurance



Medicaid Levers to Address Childhood Lead Poisoning

- ✓ GHHI partnered with Health Management Associates to publish, “[Potential Medicaid Strategies to Improve Services to Children at Risk of Lead Exposure](#)”
- ✓ Medicaid strategies that states can do without federal engagement:
 - Utilize Performance Improvement Projects or VBP to improve rates of screening and follow up including case management, lead investigations, and linkages to lead hazard control/abatement
 - Update MCO contracts to include sanctions for failing to screen at an adequate rate and require parallel provisions for their providers
- ✓ Medicaid strategies requiring federal engagement:
 - Adopt targeted case management or Section 1115 waiver to support home lead and environmental investigations
 - Increase scope of case management to include specialized outreach, scheduling assistance, and transportation support to increase testing rates
 - Combine state Medicaid information technology improvements with improved tracking and data sharing with state registries that are used by companion public health and housing inspection agencies that are equipped to remediate lead hazards



Seizing Opportunities – Don't Wait to Act



Seize Opportunities to Capture Funding for Investments in Healthy Housing - GHHI and Partners Leveraged American Rescue Plan (ARP) Funding and Other Funding Opportunities for Lead and Healthy Homes Housing Interventions

- ✓ Signed into law on March 11, 2021
- ✓ \$350 billion of recovery funding (states, local gov, territories, tribes)
- ✓ Five categories of eligible activities:
 - 1) **Public Health**
 - 2) **Negative Economic Impacts**
 - 3) Public Health-Negative Economic Impact: Public Sector Capacity
 - 4) Premium Pay
 - 5) **Water, sewer, and broadband infrastructure**



How was ARP used – lessons learned

- **Addressing health disparities and the social determinants of health**, through funding for community health workers, public benefits navigators, **remediation of lead hazards**, and community violence intervention programs;

Excerpt from Treasury fact sheet



FACT SHEET: The Coronavirus State and Local Fiscal Recovery Funds Will Deliver \$350 Billion for State, Local, Territorial, and Tribal Governments to Respond to the COVID-19 Emergency and Bring Back Jobs

May 10, 2021

Aid to state, local, territorial, and Tribal governments will help turn the tide on the pandemic, address its economic fallout, and lay the foundation for a strong and equitable recovery

Today, the U.S. Department of the Treasury announced the launch of the Coronavirus State and Local Fiscal Recovery Funds, established by the American Rescue Plan Act of 2021, to provide \$350 billion in emergency funding for eligible state, local, territorial, and Tribal governments. Treasury also released details on how these funds can be used to respond to acute pandemic response needs, fill revenue shortfalls among these governments, and support the communities and populations hardest-hit by the COVID-19 crisis. With the launch of the Coronavirus State and Local Fiscal Recovery Funds, eligible jurisdictions will be able to access this funding in the coming days to address these needs.

State, local, territorial, and Tribal governments have been on the frontlines of responding to the immense public health and economic needs created by this crisis – from standing up vaccination sites to supporting small businesses – even as these governments confronted revenue shortfalls during the downturn. As a result, these governments have endured unprecedented strains, forcing many to make untenable choices between laying off educators, firefighters, and other frontline workers or failing to provide other services that communities rely on. Faced with these challenges, state and local governments have cut over 1 million jobs since the beginning of the crisis. The experience of prior economic downturns has shown that budget pressures like these often result in prolonged fiscal austerity that can slow an economic recovery.



milwaukee journal sentinel

MILWAUKEE COUNTY

Milwaukee to spend remaining \$179 million in federal aid on affordable housing, lead paint abatement and more

5 Examiner

Connecticut House Approves \$30 Million Childhood Lead Exposure Bill, 146-0

— Emilia Otte, 4.26.2022

Green & Healthy Homes Initiative Inc. will receive \$2,500,000 to fund home repairs for low-income Baltimore households to remediate lead hazards, asthma triggers, safety hazards, and energy loss.

Cleveland City Council approves spending \$17 million for lead safety in homes: Stimulus Watch

Updated: May. 24, 2022, 3:29 p.m. | Published: May. 24, 2022, 9:37 a.m.



NEW JERSEY COMMITS SIGNIFICANT FUNDING TO REMOVE LEAD PAINT FROM NJ HOMES

By Bryan Evans - July 5, 2022

trentondaily

Mayor Scott Announces Third Round of ARPA Funds for Nonprofits Supporting Baltimore's Most Vulnerable Communities

Thursday Sep 1st, 2022

Share    



Brandon M. Scott

Mayor,

Baltimore City

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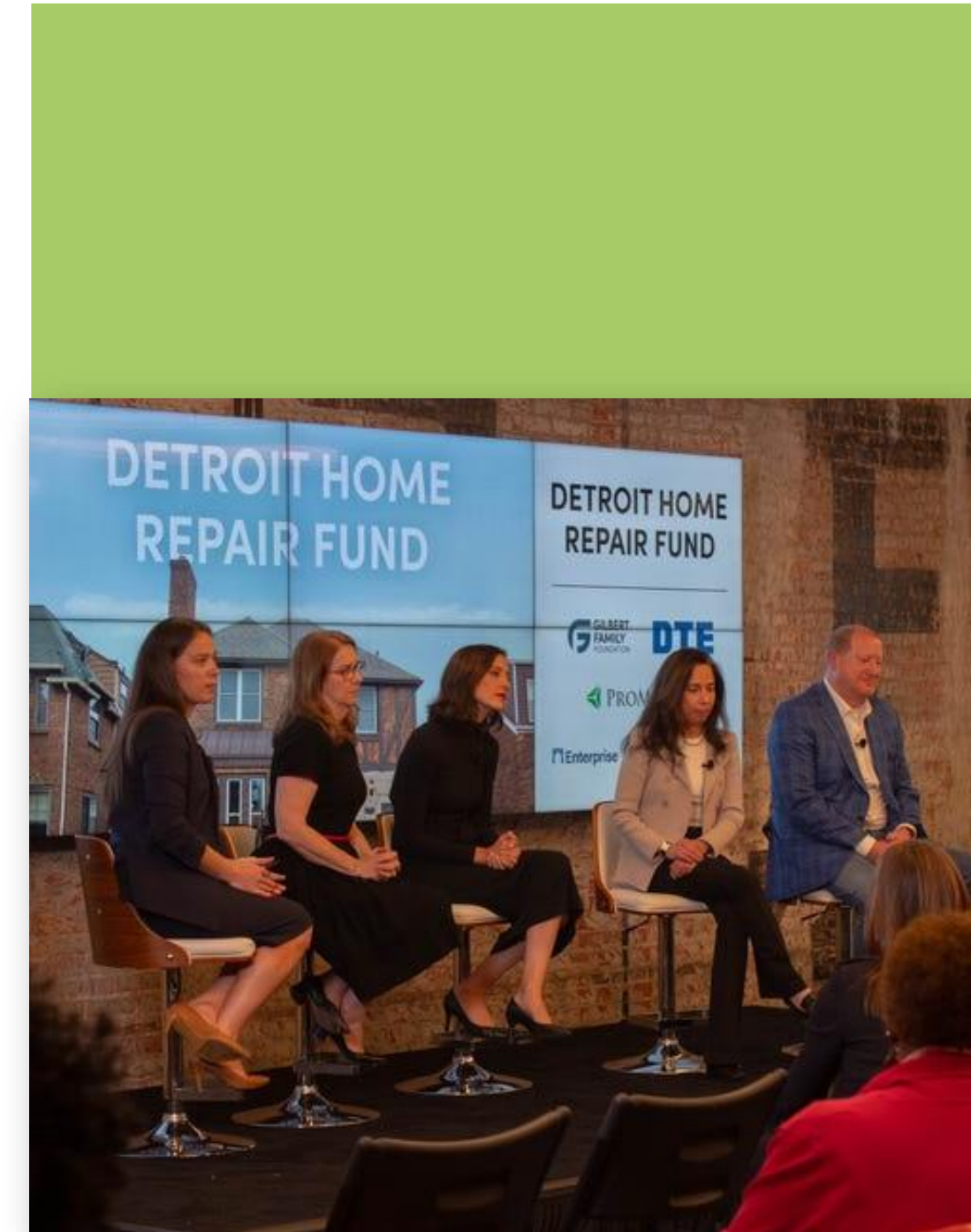
Jurisdictions using ARP Funds for Lead Hazard Remediation and Healthy Housing

- ✓ **State of New Jersey** - \$170 million
- ✓ **State of Connecticut** - \$30 million
- ✓ **City of Baltimore** - \$12.5 million
- ✓ **City of Cleveland** - \$17 million
- ✓ **City of Worcester** - \$30 million
- ✓ **Cook County, IL** - \$30 million
- ✓ **Other cities:** Decatur, Springfield



Additional State and Local Examples

- ✓ **Shelby County, TN** - \$1 million for older adult fall prevention (GHHI Older adult partner HFH)
- ✓ **City of Milwaukee** - \$29 million for lead remediation and workforce (GHHI Site)
- ✓ **Cook County, IL** - \$30 million for healthy housing (soon to be announced)
- ✓ **Syracuse, NY** - \$4.5 million for lead remediation
- ✓ **Detroit** - \$45 million for roof repairs
 - Example of leveraging ARP with private sector dollars through the Detroit Home Repair Fund (DHRF)



Scaling Services by Securing New Funding and New Allies in Government and Philanthropy



**Partnering with Philanthropy
\$20M Detroit Home Repair Fund
Building Local Capacity and
Improving Service Delivery with
Investments – 700 Homes
Completed**

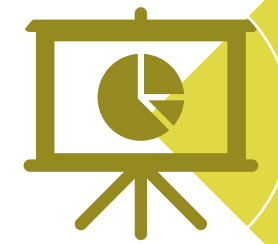
**Gilbert Family Foundation
Rocket Community Fund
Ford Foundation/Fifth Third Bank
Molina Health Care/ProMedica
DTE/Fannie Mae/MSHDA**



14 Community Development Organizations



Training in whole home assessments, hazard prioritization, data management



Analysis of health outcomes through pre/post surveys



Coordinating Service Providers and Leveraging multiple funding streams of for housing interventions



3 Years | 1,000 Homes | \$20 Million



Philanthropic Partnerships

- ✓ **Harry & Jeanette Weinberg Foundation**
 - Since 2015, funded Housing Upgrades to Benefit Seniors Program (HUBS) in Baltimore, MD with 10 service providers and Baltimore City DHCD completing over 2,000 home modifications, healthy homes safety and weatherization interventions
 - Weinberg Foundation and collaborative awarded 2018 HUD Secretary's Award for Public-Philanthropic Partnerships



Other Funding Sources For Consideration



Congressionally Directed Spending (CDS) Funding Requests

Congressionally Directed Spending requests to Senators and Congressperson

- ✓ HUD Economic Development Initiative (EDI) Category – Community Project Funding (CPF)
- ✓ CDS Funds can provide substantial funding for:
 - Lead hazard reduction assessments and interventions
 - Healthy homes assessments and interventions
 - Community resident workforce development training
 - Local contractor capacity building training and certifications
- ✓ CDS Application Forms/Portal released annually by individual congressional offices in January-March typically
- ✓ Develop relationship with congressional office in advance and vet grant project concept and potential interest



Leveraging Other Traditional Existing Funding Sources

- ✓ HUD Community Development Block Grant (CDBG)
- ✓ HUD HOME Funds
- ✓ DHS Community Service Block Grant (CSBG)
- ✓ USDA Housing Preservation Grants (rural areas)
- ✓ Federal Home Loan Bank



Other Funding Sources

- ✓ **Local Affordable Housing Trust Funds** (growing local resource)
- ✓ **Low Income Housing Tax Credits**
- ✓ **Tax Increment Financing (TIF)** (Baltimore City) – 2025 Individual Properties
- ✓ **Leverage Opportunity Zones**
- ✓ **Banks and Corporate Partners** (JPMorgan Chase/Lowes)
- ✓ **Community Reinvestment Act (CRA)**
- ✓ **Develop State or Local Lead Poisoning Prevention Strategic Plans** (include substantial lead hazard reduction grant funding as part of the Plan)



Legal Resources for Consideration

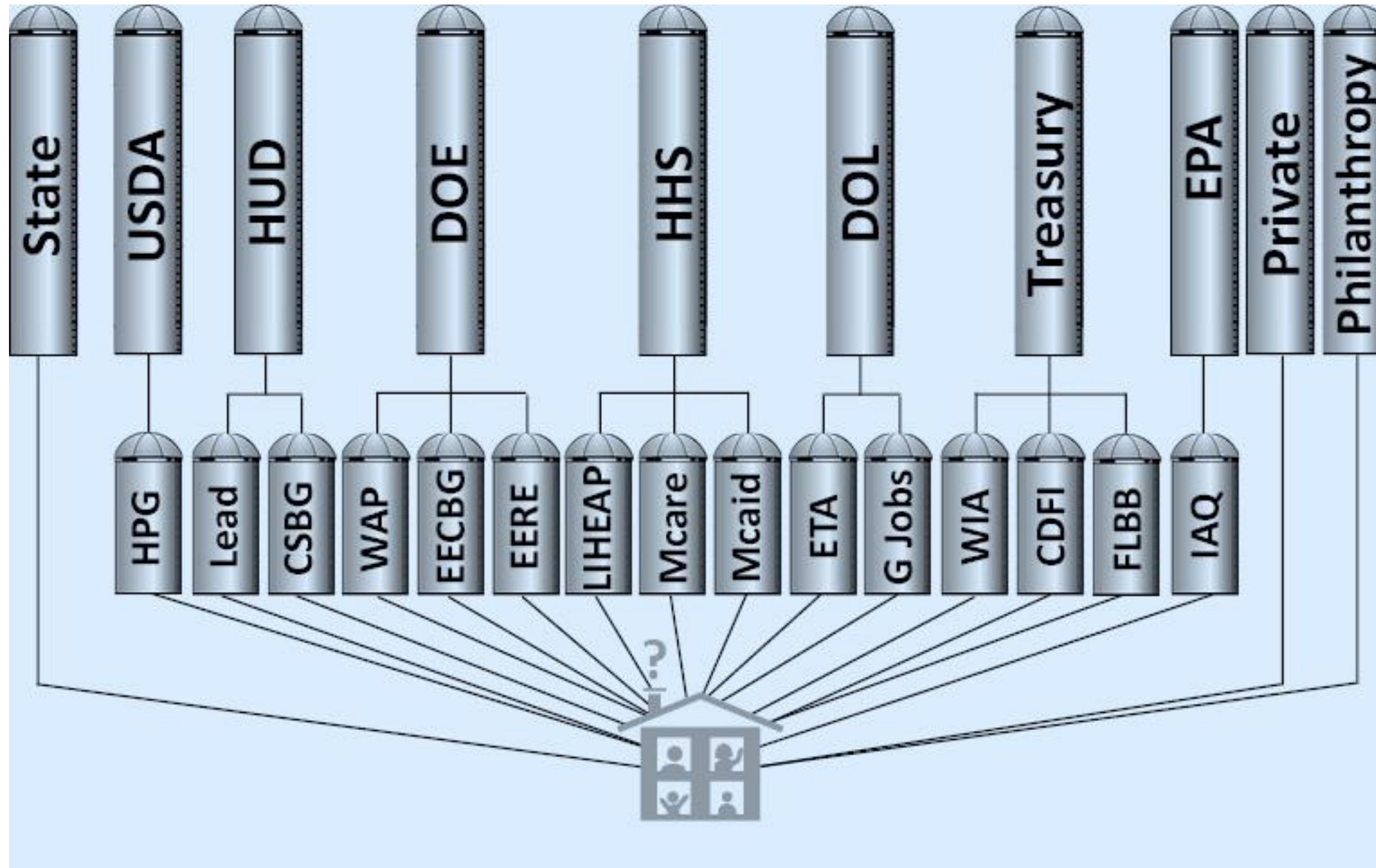
- ✓ **Lead-Based Paint Pigment and Lead Paint Manufacturer Lawsuit Contributions**
 - \$305M Settlement of Lawsuit (10 California cities and counties)
 - \$14M City of Oakland Equitable Lead Hazard Abatement Program (ELHAP)
- ✓ **State Attorney General Settlement Funds**
 - New York AG (\$2.3M) and Rhode Island AG (\$1.1M)
- ✓ **Local Lead Laws and Housing Code Enforcement**
 - Rental Property Owner Private Sector Contributions



Scaling Services through the Whole House Model and Cross Sector Partnerships

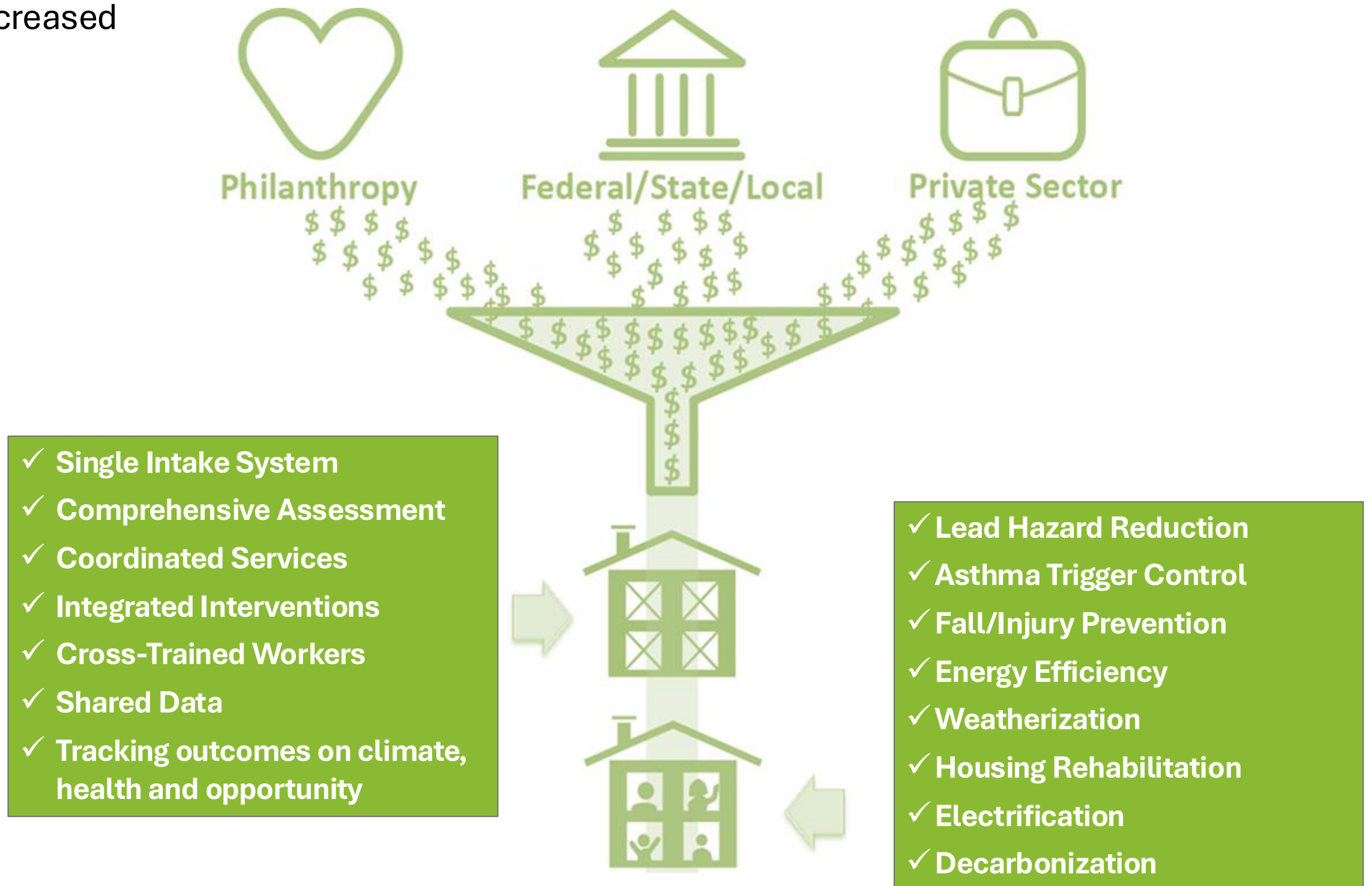
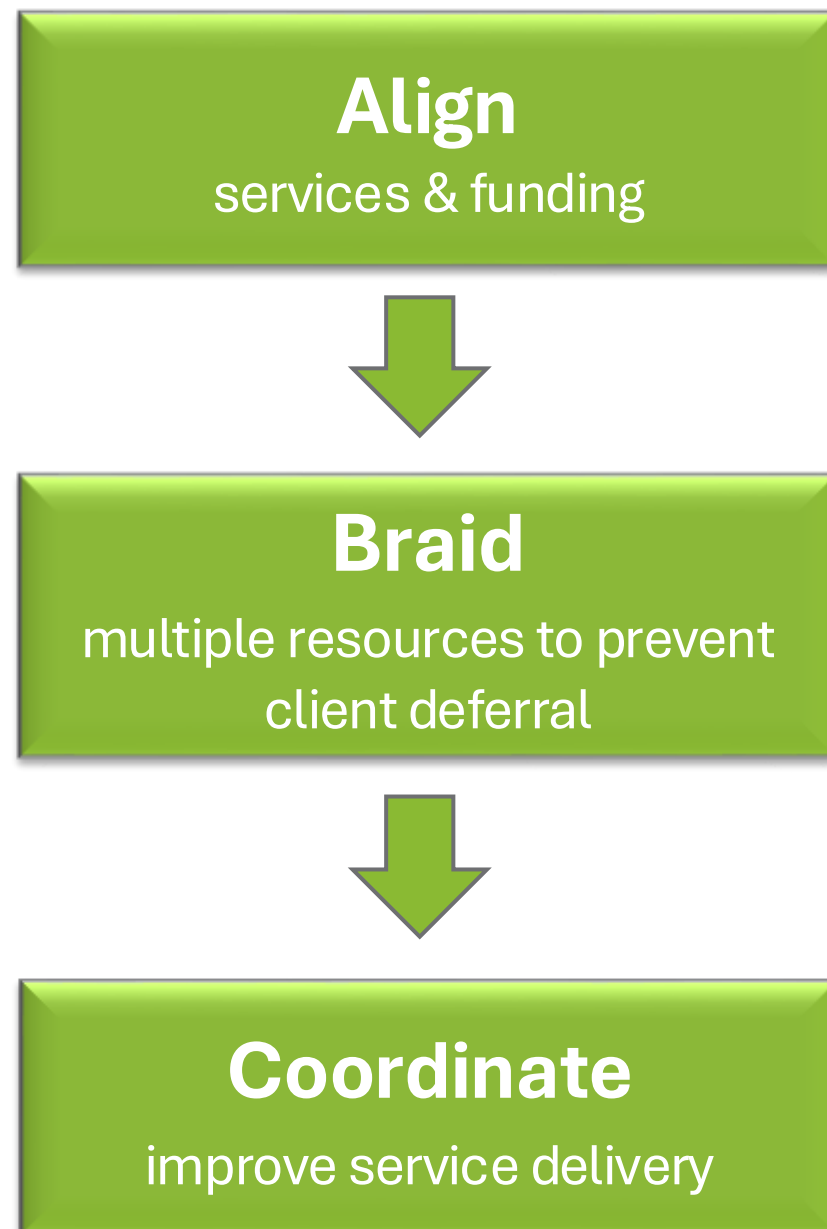


Where Do Families Go For Help?



GHHI Model: Aligning Resources for Holistic Housing Retrofits

- ✓ Adoption of Whole House Approach: States of MD, PA
- ✓ Supports housing and community stability, increased housing values, wealth transfer



GHHI's Whole-House Strategy – GHHI Baltimore Site

Addressing the Root Causes at Home



Hazard Recognition, Risk Assessment, Risk Management, and Phased Scope of Work to Address Multiple Intervention Needs:

- ✓ Lead-based paint hazards
- ✓ Asthma triggers (Mold, pests, VOCs)
- ✓ Injury hazards (Falls, fire, poisoning, etc.)
- ✓ Radon and asbestos hazards
- ✓ Energy efficiency/weatherization issues
- ✓ Electrification/decarbonization
- ✓ Solar panel installation
- ✓ Housing rehabilitation

Conducted by cross-trained housing assessors, educators, and contractors addressing housing issues holistically



Whole House Model Case Study - GHHI Baltimore Client Family Outcomes

Smith Family

Pre-Intervention Situation:

- ✓ Family of four with a son who has severe asthma
- ✓ History of repeated asthma episodes resulting in hospitalizations on average of three times per year (Average stay: 1 week)
- ✓ Deteriorated, lead hazardous windows; high dust mite levels; mouse infestation; lack of venting; high VOC usage; poorly weatherized

Costs: \$12,256 – Asthma specific costs \$1,472

Funding Partners: HUD OLHCHH (HHD), CDBG, CSBG, Maryland Energy Administration, Foundations

Results: Allergens & lead hazards remediated; Home weatherized

Outcomes:

- ✓ Son was not hospitalized due to asthma triggers in the home in the 60 months post-intervention
- ✓ **Avoided medical costs of \$48,300 in first year alone**
- ✓ Annual energy cost savings of **\$721**
- ✓ **Family initially referred to GHHI for lead hazard remediation and through comprehensive model was serviced holistically**



Whole House Model Case Study - GHHI Baltimore Client Senior Outcomes

Kelly Family

Pre-Intervention Situation:

- ✓ Two seniors residing in 1948 constructed owner occupied row home
- ✓ Referred to GHHI to address deferral issues (roof replacement and safety repairs) before home could receive weatherization services
- ✓ Whole House assessment also identified: need for fall prevention and accessibility modifications, and electric wiring replacement, poorly weatherized home with energy inefficient appliances



Whole House Model Case Study - GHHI

Baltimore Client Senior Outcomes, continued

Costs: \$78,000

Funding Partners: HUD Healthy Homes Production Grant, Maryland DHCD Weatherization Program, Maryland Energy Administration, Baltimore City ARPA and DHCD CDBG, HUD CPF, Weinberg Foundation HUBS Grant

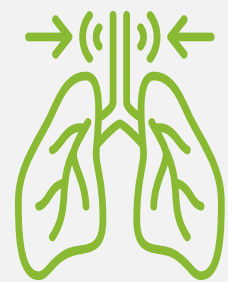
Results: Fall risks and safety hazards remediated; Home fully weatherized

Outcomes through Comprehensive Whole House Model:

- ✓ Replacement of energy inefficient natural gas combustible appliances with Energy Star electric central heat pump, hot water heater and induction stove to reduce energy costs and carbon emissions
- ✓ Energy cost reduction of **\$2,296** in Year 1
- ✓ Solar Panel Installation
- ✓ Roof replacement and healthy homes measures completed such as tub grab bars, stair railings, stair chair lift, venting & electric panel upgrades



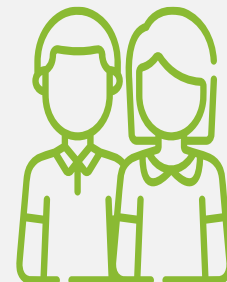
Results of GHHI's Whole-House Approach in Baltimore



66% reduction in asthma-related hospitalizations



62% increase in asthma-related perfect school attendance



88% increase in parents not missing work due to their child's asthma condition



Over \$2,000 in Medicaid savings for children with asthma within 12 months compared to control group



\$404 average annual energy cost reduction per home



Capitalizing on Energy Efficiency Investments to Increase Housing Services





A safe, healthy, and climate-friendly home provides an environment where individuals and families can build, retain, and transfer wealth, create stability, and improve health outcomes.
A home that supports health and well-being is:



Dry
Repair plumbing leaks and water intrusions that cause dampness and mold growth.



Clean
Clean regularly to reduce allergy and asthma triggers. Minimize clutter and use wet cleaning methods.



Contaminant-Free
Use non-toxic pesticides and cleaning products. Test for radon and lead (if home is pre-1978).



Pest-Free
Use sticky traps and bait in closed spaces, seal cracks in your home, and store food properly.



Safe
Install smoke and CO detectors, secure rugs, add grab bars to bathrooms, store chemicals safely.



Well-Maintained
Inspect and repair small things before they become bigger problems or cause accidents in the home.



Well-Ventilated
Ventilate bathrooms, kitchens, and dryers to the outside to improve indoor air quality.



Energy Efficient
Install “smart” thermostats, use LED lightbulbs, turn off lights when not in use, caulk windows and doors.



Thermally Controlled
Weatherize and insulate attics and walls and seal air leaks to prevent exposure to extreme heat and cold.



Electrified
Replace fossil fuel appliances with electric versions to reduce toxins and improve indoor air quality.



Aligning Climate Change Mitigation Funding with Health and Housing

Energy Efficiency Funding is a **new pathway for healthy and affordable housing**

Shift from disinvestment to resilient homes and neighborhoods that support children in reaching their full potential as they grow, and adults as they age with health, vitality and dignity

Reduce deferral rates by addressing hazardous housing conditions that prevent low-income clients from accessing energy efficiency resources

Leverage health, housing and energy sectors in state and local implementation. Utilize new funding to build contractor capacity, cross trained workers and address economic equity through green jobs training and apprenticeships

Scaling What Works – Where to Start



Scaling What Works - Strengthen the capacity of healthy homes organizations to work with healthcare, housing and energy sector partners

- ✓ Operations designs for scale – alignment of healthy homes, energy and housing resources
- ✓ Relationship development and getting to decision makers
- ✓ Formal budgeting planning support
- ✓ Evaluation of efficacy of programs and resulting health and equity outcomes – asset and gap analysis
- ✓ Valuation of health outcomes and potential ROI – Making the business case for investments (cost-benefit analysis)
- ✓ Data management capacity
- ✓ Training for service delivery and developing programs
- ✓ Contract templates
- ✓ University of Value – online training platform to catalyze contracts between healthcare payers and social service providers



Questions & Point of Contact

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