Green & Healthy Homes Initiative®

Recommendations to Advance and Scale Healthy Housing in Maryland

Housing Executive Policy Committee Transition Team Memorandum for the Maryland Department of Housing and Community Development (DHCD)

Executive Summary

The Green & Healthy Homes Initiative (GHHI) is providing recommendations for actions that can be undertaken by the Governor and the Maryland Department of Housing and Community Development (DHCD), as well as interdepartmental strategies, to scale efforts that improve housing quality, a key social determinant of health. Maryland must expand its resources to reduce housing-related hazards such as lead-based paint, asthma triggers, and household injury risks while improving the energy efficiency of homes for families and seniors. This Memorandum is organized around current housing related problems identified by GHHI and our partners in Maryland and provides solutions for those problems to improve healthy housing, energy efficiency and climate change mitigation.

Recommendations

1. **Governor's Office and DHCD establish an Office of Racial Equity, Energy Security, and Environmental Justice (first 100 days)**

Problem: Long-standing inequities in housing, including redlining, ownership, poor quality, and affordability have made housing a critical factor in reducing inequities and combatting structural racism. While there has been some progress made, inequities and disparities in the housing realm remain. A 2018 study by the Brookings Institution indicates that in neighborhoods where African Americans represent the majority of the population, homes are valued at about half that of homes in neighborhoods where there are no African American residents.[i] Health disparities for lead poisoning, asthma and household injury in Maryland remain pervasive in low-income communities and communities of color.

Solution: The Office of Racial Equity, Energy Security and Environmental Justice would work to establish required metrics to show advancement in equity and environmental justice and incorporate that lens throughout DHCD and other related departments in the State. This Office will ensure that resources are better allocated to disadvantaged communities that will address the severity of housing conditions and the lack of weatherization that contribute to poor health and social outcomes and higher energy burdens, financial costs and housing instability. The Office will also engage community members around Maryland so that there is input into DHCD policy from the communities served by DHCD programs**.**

2. **Create a Governor's Office on Intergovernmental Federal Funding and Cross Sector Initiatives (first 100 days)**

Problem: Policies, programs, and funding streams across multiple state and local departments impact housing quality, but those efforts are often siloed and not aligned towards a central strategy or funded at a level to adequately meet the needs in low income communities in the state. The value from investments in one area - housing, often impacts other areas such as public health, but there is seldom any tracking of the value created and a mechanism to utilize that value and return on investment. There also exists a need for greater interdepartmental coordination on cross sector initiatives and federal funding utilization.

Solution: Create additional housing resources and implement healthy housing and energy efficiency programs at scale to more effectively improve housing quality, a key social determinant of health. This Office would convene researchers, policy makers, economists, programmatic implementers, housing service providers and best practice leaders across the multiple sectors of health, housing, education, climate, and the environment to develop a comprehensive strategy to improve housing conditions in Maryland. It would seek to achieve goals such as ending childhood lead poisoning as a major public health threat, ensuring all older adults can age in place safely, reducing energy cost burdens, and reducing residential carbon emissions. The Office would be charged with improving interdepartmental coordination on cross sector initiatives such as energy efficiency or healthy housing while also focusing on improving the planned utilization of federal funding sources. Lastly, the Office would explore how DHCD and other agencies can improve the flexibility of housing intervention funds to allow for grant and loan programs to more readily provide funding for the testing and remediation of environmental hazards such as lead-based paint, mold, radon and asbestos and reducing client deferral rates through braided and integrated funding strategies at the state and local level.

3. **Implement a 10-Year Plan to Eradicate Lead from Maryland Housing - Increase investments to address residential environmental lead hazards and increase the state's utilization of HUD lead grant funding**

Problem: Lead paint in housing presents one of the largest threats to the health, safety, and future productivity of Maryland's children. More than 22 million homes (34 percent of the homes built before 1978) in the US have significant lead-based paint hazards.[ii] In Maryland, there are 1.2 million homes constructed prior to 1980, according the DCHD Consolidated Plan, that may contain lead hazards. In Baltimore City alone, the Abell Foundation's research in its *Evaluating the Cost of Lead Hazard Control and Abatement in Baltimore City Report* indicates that it will cost $2.5-$4.2 billion to abate lead-based paint hazards in Baltimore City's housing stock alone.

There is broad, bipartisan support for the remediation of lead-based paint hazards in housing. However, the current level of investment is billions of dollars less than what it will take to effectively meet the scale of the Maryland's lead poisoning problem, and resources are not widely available to address the full spectrum of environmental sources of lead, including lead service lines in our drinking water infrastructure and lead hazards in soil, and are typically unavailable to rural communities where infrastructure has long been neglected.

- Addressing lead hazards in the state's 166,000 most at risk pre-1980 homes with young children present or the larger 1.2 million homes in Maryland built before 1980 that may contain

lead hazards, requires $2.5 billion in expenditures annually per year over the next five years ($12.5 billion) along with lead in soil remediation at an average cost of about $11,360 per 'home[iii] to address Maryland's residential lead hazards.

- Addressing lead paint hazards in 23.2 million US households in pre-1978 housing likely to have at least one lead-based paint hazard[iv,v] requires $264 billion ($26.4 billion/year over 10 years) at an average cost of about $11,360 per home.
- Replacing lead services lines in our drinking water infrastructure at an average cost of $6,000[vi] per lead service line.

Solution: The state must substantially increase the amount of state funding available for lead hazard reduction grants and increase the utilization of federal funding sources to supplement state funding.

The state should develop a 10 Year Plan to Eradicate Lead from Maryland Housing and dramatically increase the amount of lead grant funding that is available for Maryland owners while also increasing lead hazard remediation loan and tax credit funding. Lead grant funding is needed at much higher levels to address lead hazards in the homes of young children if Maryland is to achieve its goal of ending childhood lead poisoning. Grant funding is needed for low income families who cannot afford even lower interest loans to provide leaded window and door replacement, paint stabilization, property lead dust clean-up and lead safe work practices utilizing lead certified contractors. The state also needs to increase private sector investments through increased lead related loan funds and the creation of a lead safe tax credit program to assist moderate income homeowners and rental property owners to undertake more permanent lead abatement measures in housing.

HUD's Office of Lead Hazard Control and Healthy Homes annually offers Lead Hazard Reduction Demonstration Grants averaging $3-5 million dollars that are available for Maryland DHCD and local counties and cities to apply for funding. Baltimore City and Baltimore County have recently received HUD lead grant funding but Maryland DHCD is missing out on this readily available federal funding source. $520 million in Lead Hazard Reduction Demonstration Grant funding was available for applicants in 2022 that DHCD can secure to supplement other state lead funding investments and to provide funding to other Maryland jurisdictions who are not operating HUD funded Lead Hazard Reduction grant programs.

4. **Enhance and Expand the WholeHome Program and the Comprehensive Housing Intervention Model at Scale to Address the Intersecting Crises of Climate and Unhealthy Housing, SDOH, and Racial Equity to Create Thriving Communities - Create incentivizes for cross-sector efforts at the state and local level in state grant programs and contracts**

Problem: Lack of coordination at the state and local level hinders housing programs from leveraging all the resources of the state agencies and communities to address housing interventions holistically.

Solution: DHCD creates incentives for cross-sector agency collaboration and interdepartmental integration of programs.

DHCD should substantially expand its internal WholeHome Program approach to conduct housing interventions holistically by addressing home-based environmental health hazards (lead, asthma, injury), energy efficiency and housing rehabilitation in low income through a fully integrated model. DHCD must improve the cross agency integration of funds to better service clients who may need multiple housing intervention funding sources to address the needs in the home and of the occupants (seniors, asthma or COPD diagnosed occupant) and who are often not able to readily navigate multiple programs at Maryland DHCD and local housing departments or across multiple agencies. The expanded WholeHome Program will also address health and racial disparities and energy equity by improved housing condition as a key social determinant of health and increasing energy efficiency services to reduce energy consumption, carbon emissions and energy costs in low income homes and communities of color.

DHCD should provide incentives to local jurisdictions who create comprehensive green and healthy homes strategies that align, braid, and coordinate programs to advance healthy homes and energy efficiency while creating systems to maintain transparent mapping of work from multiple agencies (e.g. a city's housing and health department working together). DHCD should also look into developing a flexible Community Development Block Grant (CDBG) program focused on healthy housing to build out healthy, climate resilient housing and supportive housing activity in low-income neighborhoods.

5. **Coordinate relevant departments (DHCD, DHR, MEA, MDH, MDE) to align income eligibility protocols across housing, social and health programs, and to streamline eligibility determination processes including client eligibility reciprocity**

Problem: Programs from multiple agencies that a family may need, such as lead hazard remediation, weatherization and housing rehabilitation are hindered by differences in eligibility criteria and a duplication of application submission and eligibility documentation. This not only prevents co-investment in homes that are most in need, but puts undue burden on families to verify that they are low income. It increases state administrative staffing time, slows down the delivery of services, and may cause families to drop out of the system due to the multiple application and documentation submission burdens.

Solution: Establish client eligibility reciprocity among programs for Maryland residents.

DHCD should work interdepartmentally with its various housing programs and with other state and local agencies to establish client income eligibility reciprocity. DHCD should examine ways that it can increase the sharing of client eligibility documentation (income verification, deed copies, home insurance verification, etc.) with the client's consent, among DHCD programs and other state and local housing programs. This administrative action could result, for example, in a Medicaid-enrolled family automatically qualifying for resources to holistically address housing health, safety and energy efficiency needs, or a Low-Income Home Energy Assistance Program (LIHEAP)-enrolled household automatically qualifying to receive MEA weatherization interventions and or DHCD funded lead hazard reduction to lower their household energy burden and address hazardous conditions in their home. At the federal level, there is an agreement between HUD and DOE allowing for cross-program eligibility for lead hazard reduction and weatherization services and Maryland DHCD should be industry leader in improving client access to multiple housing programs.

6. **Launch a 10-Year Plan to Decarbonize Low Income Housing - Maryland must better utilize existing resources and dedicate new resources to improving the energy efficiency standards of low-income housing across the state**

Problem: At the current pace for low-income energy retrofits, it will take 130 years to reach all low-income homes in the state. Low-income households are not accessing available electrification and renewable energy technologies compared to middle and upper income households. Poorly vented appliances that increase exposure to carbon monoxide in utero and impact fetal development or occupants' cognitive abilities. Aging homes with mold, lead and safety hazards continue to cause serious mental and physical harm across generations. Poorly weatherized homes leave parents unable to afford utility bills or keep their families warm, affecting financial and housing stability.

Solution: The state needs to maximize the output of current energy efficiency programs, implement electrification measures, and dedicate necessary resources to reach homes at a significant scale in particular for low income homes.

Maryland must develop and launch a 10-Year Plan to decarbonize its low-income housing stock in order to meet the state's climate goals and doing so in an equitable manner. This comprehensive Plan would include polices and resources to substantially: increase energy efficiency retrofit interventions at scale, allow for and foster greater fuel switching and electrification, increase EmPOWER program expenditures in low income homes, and expand the MEA Community Solar Program among other programs that increase residential solar power. It is critical that as we increase climate mitigation measures and electrification we also provide equitable access to renewable technologies in low-income communities.

Maryland has a nation-leading two percent-per-year electricity consumption savings target enacted by the legislature in 2017. However, these savings, which translate to lower energy bills, are not distributed equitably across all Marylanders. Currently, low income customers are not proportionally receiving the benefits of EmPOWER. In addition, low-income residents face disproportionately higher utility bills. Maryland's utilities are responsible for achieving the 2% target but do not adequately serve all Marylanders with the energy efficiency programs. As one tool to support this 10 Year Plan, Maryland should have a DHCD supported gross energy savings goal for Maryland for low-income housing of 1.0%. This will result in greater EmPOWER weatherization resources being directed to low-income households in Maryland.

<u>Other Housing Intervention Services Scaling Recommendations</u>

7. **Establish a Lead and Healthy Homes Fund to scale public-private investment**

Similar to recent efforts by the City of Cleveland and the State of Michigan, Maryland should establish a replenishable Fund for preventative lead hazard control and healthy homes repairs with capital secured from investors, philanthropy, anchor institutions, and other key stakeholders. The funds could be used for loans, grants, and other activities to scale investment in eliminating lead hazards and other home-based

hazards. The fund could spur and leverage financing from banks and CDFIs, and tap into monetizable benefits from lead and healthy homes such as reductions in healthcare costs, special education costs, criminal justice costs, and increase earnings potential. Analogous models in the energy efficiency space, such as Michigan Saves, have been able to spur hundreds of millions in financing for energy efficiency improvements.[vii] A Maryland lead and healthy homes fund could spur $500 million in additional lead and healthy homes investment to address home-based hazards.

8. **Utilize opportunities in the American Rescue Plan Act, Bipartisan Infrastructure Law, and Inflation Reduction Act to improve the quality of the housing stock in Maryland**

Recent federal legislation including the American Rescue Plan Act, Bipartisan Infrastructure Law, and Inflation Reduction Act all provide significant funds and program opportunities that ought to be utilized to upgrade housing standards across the state. To maximize the benefit of these programs, the Governor's office needs to prioritize state agency implementation of these funding sources. DHCD must increase the use of ARPA funding for lead hazard reduction and healthy homes grant programs which are explicitly permitted in the ARPA guidelines.

DHCD must also provide funding to support contractor training and workforce development so Maryland can grow good local jobs in electrification, weatherization, and housing rehabilitation work. Existing workforce also needs to be educated on how the new programs can benefit residents, such as how to take advantage of the HEEHRA and HOMES rebate programs for electrification and efficiency upgrades that will provide $136,823,600 in funding and rebates for Maryland owners to conduct energy efficiency upgrades to their homes. The state also needs to develop and invest in effective outreach strategies both for workforce opportunities for residents and for rental property owners to upgrade their property's condition. Outreach will be particularly important to reach low-income, BIPOC, and rural communities.

GHHI also calls on the Governor and DHCD to lead efforts to align climate and energy investments with health and safety funds to increase the number of whole-home retrofits and reduce deferrals from energy and climate resiliency programs due to health and safety hazards existing in the home. Finally, to ensure equity, the state must develop stronger fair housing protections for renters, especially in affordable housing. Investments to upgrade housing carry the risk of displacing tenants if landlords raise rents, sell properties after receiving housing interventions, or carry out housing retrofits in ways that disrupt the residents. Maryland must be proactive in ensuring all residents benefit from these programs.

9. **Maryland should modify its current lead poisoning prevention activities under the Health Service Initiative to serve more state residents**

In the current Health Service Initiative, the DHCD and MDH Healthy Homes for Healthy Kids Program (HHHK), is funded through CHIP but the monies are transferred to DHCD. Children under age 6 that are Medicaid or CHIP eligible can receive free lead testing of their home and free lead hazard remediation. DHCD and MDH should increase the amount of funding available so that more homes and families can benefit from this successful program. DHCD is utilizing the funds to do complete abatement and other structural repairs in most properties, causing the cost per home to be higher than other HUD-supported

lead hazard control units. DHCD should utilize other leverage state and local housing rehabilitation funding in homes to keep the average cost per home for lead specific remediation within a reasonable cost range. This will be important for long term approval from the Centers for Medicaid Services (CMS) for continued use of the funds and to maintain a stronger health benefit savings to investment ratio for the lead specific work. MDH and DHCD should increase funding and modify the Healthy Homes for Healthy Kids Program where necessary to ensure that this important new funding sources remains a sustainable and that more Maryland families receive these critical lead hazard control resources.

Maryland should also allow the Healthy Homes for Healthy Kids Program to cover asthma trigger remediation activities as well as the currently allowable asthma resident education services. Many low income children reside in homes that contain significant asthma triggers, such as mold, pests, and poor indoor air quality, that are directly causing asthma related hospitalizations, ED visits and missed school days and which need to be remediated to achieve improved health outcomes. The State of Wisconsin recently expanded their Health Service Initiative to cover not just lead remediation but also asthma trigger remediation as part of a new Asthma Safe Homes Program.

10. **DHCD and MDE should create a Rapid Response Pilot Program in Baltimore City to concentrate resources on the low income homes where young children reside to ensure they enter school fully ready and able to learn**

The Rapid Response Pilot Program would target intensive housing intervention resources, enforcement resources and other case management resources through a SWAT team style approach in the low income, owner occupied homes of young children in Baltimore City to create a healthy, safe and stable home for a child to grow up ready and able to learn. The Program would focus resources to address lead hazards, asthma triggers and household injury risks while also making the home energy efficient and free of any structural defects. Through a cross sector partnership of housing, energy, health, education and social, state and local, public and private, the Pilot Program would serve as a replicable model for ensuring that children have every opportunity to come to school ready and able to succeed in the classroom without the toxic legacy of lead poisoning, without asthma episodes that prevent them from attending school and free of the housing instability that impairs student performance.

11. **Strengthen DHCD-supported and MDE-supported assessments and inspections, and utilize comprehensive assessments in publicly supported housing**

Problem: While deficiencies in quality plague publicly supported housing, too many properties continue to pass regular inspections, keeping vulnerable families at risk. Visual assessments are not an accurate method of detecting lead-based paint hazards and improved inspection protocols that include the assessment for broader home-based environments.

Solution: Require lead dust clearance testing for all pre-1978, publicly funded housing units and improve housing inspection protocols to include broader assessments for healthy homes hazards.

Building off the existing Maryland lead law, DHCD and MDE should ramp up proactive rental inspections, to drive the private sector to addressing lead paint hazards more regularly and substantially in public supported rental properties as expeditiously as possible. DHCD and MDE should adopt the highest standard for inspections recommended by HUD and the EPA, to ensure that inspections are effective in identifying deficiencies that could harm Maryland families. This includes requiring lead dust testing and lead-based paint inspections of all public housing, Housing Choice Voucher Program (HCVP) properties and other publicly funded units. DHCD should develop enhanced environmental assessment components for HCVP and other publicly funded units that includes adequate inspections that more comprehensively assess for other home-based environmental health hazards in addition to lead hazards and basic safety hazards.

12. **DHCD should improve communications infrastructure and use technology and social media to increase the flow of information to families and community stakeholders to raise awareness around healthy homes issues**

Problem: A lack of public awareness exists that housing quality impacts health, and that hazards in their home pose a threat to their health and safety. There is also a lack of awareness of just how widespread housing deficiencies are, and the millions of families living in homes with significant deficiencies. There was a Surgeon General's Call to Action around healthy housing in 2009[viii], but that knowledge has not penetrated public awareness to the level it needs to be to make parents aware of hazards in the home and how to access resources from DHCD and local agencies to remediate the hazards.

Solution: Increase use of technology and social media to increase public awareness of home-based environmental health hazards and improve access to grant/loan programs.

DHCD should enhance its communications platforms and information on home-based environmental health hazards to increase resident awareness in Maryland. Traditional media, social media, in-home checklists, access to registered rental properties that are lead safe, connections to resources to address lead hazards, mold, carbon monoxide, pests, fall hazards, and specific information about probable sources of environmental hazards can all be distributed utilizing enhanced technology and mobile cell phone Apps. Improving the availability of data sets for the public, including possible sources of lead such as pipes and demolition sites, where air quality may be poor due to proximity to known hazards and/or the presence of environmental toxins associated with demolition and development is also important. This will equip residents with the information to advocate for change and empower themselves to improve their living conditions with the housing resources available from DHCD. DHCD should assess and improve the ability for residents to apply for housing programs online and to reduce barriers to documentation submission that reduce the completion of program applications and access to resources.

13. **DHCD should assess and prepare for the impacts of climate change on the housing stock in Maryland**

Problem: Climate change increases the challenges associated with energy inefficient homes and their related health hazards like cardiovascular issues related to thermal comfort.[ix] Climate change also increases

events such as hurricanes which pose a threat to homes in Maryland and can lead to displacement of families.

Solution: Improve housing resiliency in Maryland.

DHCD should undertake advanced planning and improve programs to increase the resiliency of the housing stock in Maryland and mitigate climate change. DHCD should partner with Maryland universities and leading national experts to explore the expected impact of climate change on housing conditions, the threat to housing quality and displacement, and implement best practices on housing resiliency. Given the amount of housing in Maryland that is coastal, near the Chesapeake Bay or other waterways that are and will be impacted by rising water levels and the increased frequency of severe storms, DHCD needs to create stronger housing resiliency programs and seek federal funding where available for resiliency program resources.

14. Reopen the state weatherization training center providing a centralized location for resources on training and take a leadership role in developing workforce development best practices

Problem: Maryland has an aging weatherization workforce and has insufficient capacity. Contractor capacity needs to expand in the years ahead for state and local weatherization and energy efficiency programs as well as private sector home performance work, but limited options are available for workforce development and certification.

Problem: Maryland does not have any state weatherization training providers operating in the State of Maryland who can train and accredit energy auditors, crew chiefs and weatherization/energy efficiency workers. This is impeding the growth of weatherization contractor capacity in Maryland and is setting Maryland up to be unprepared to meet the demand for energy efficiency workers and contractors to perform energy retrofits for the expanding number of climate mitigation programs. Contractors are forced to incur substantial cost and time to send their staff to other states and stay overnight.

Maryland energy burdens for low-income residents are 14% of income, which is significantly higher than the state average of 2%. For households receiving energy assistance from the state (MEAP and EUSP Benefits), their average energy burden declines from 14% to 9%. While this marks an important reduction, it is not nearly enough and increased energy efficiency programs and contractor capacity are needed.

Solution: Reestablish the Maryland DHCD supported weatherization training center in Maryland.

Maryland formerly operated a weatherization training facility at the Baltimore Community College and DCHD and MEA should subsidize the reopening of the training facility to provide training for energy auditors and workers in the home performance fields necessary to meet the demand for contractors in Maryland. The training center could also serve as a green jobs training center to prepare Maryland workers that needs an in-state weatherization training provider as out of state training options are inadequate and have significant increased costs. The training center will also support racial and economic equity goals by

giving residents from at risk communities in Maryland the skills to be hired full-time with increased wages in the new green economy.

15. **Better coordinate energy assistance and weatherization programs**

Problem: Energy assistance and weatherization programs are not adequately coordinated.

Solution: OHEP energy assistance programs should be better paired with DHCD's weatherization services.

DHCD needs to improve their outreach and coordination between programs. The current processes are not effective enough at addressing the need for energy efficiency and weatherization programs that will help low income homeowners and renters reduce energy consumption and energy costs that contribute to delinquency on utility bills. GHHI suggests that the Maryland Office of Energy Programs (OHEP) improve the referrals rates of clients interested in services to DHCD for weatherization, and increased staff be generated to help take a more active role in connecting clients to the specific resources and successfully assisting them through the process of applying and being approved for weatherization program services.

16. **Request authority from DOE to approve fuel switching in its programs and create guidance for contractors about when electrification will benefit consumers**

Problem: Electrification with highly efficient heat pumps will present the most affordable and effective option for heating and cooling most homes. It is also a necessary step towards meeting state climate goals and reducing climate change. The US Department of Energy (DOE) recently released guidance allowing for states to request authority to approve fuel switching in the weatherization programs, otherwise case-by-case approval must go through the DOE offices.

Solution: Request approval from DOE for fuel switching for DOE WAP Programs.

To support further electrification and decarbonization, DHCD should pursue approval from DOE to utilize fuel switching in its weatherization and energy efficiency programs. DHCD should also reduce support for fossil fuel appliances in their programs. DHCD should support further electrification in the private home performance market by increasing information and the marketing of electrification benefits to owners and the positive impacts on climate mitigation from reduced carbon emissions.

17. **DHCD, MDH, MDE, and MEA should conduct further research, in partnership with local university partners, on prominent housing quality topics such as health inequities related to climate and housing, indoor air quality and its effects, effectiveness of fall prevention remediation services, as well as the impact of electrification for households in Maryland among others**

In order to advance knowledge on the effects of the home environment and to inform policies, programs, and legislation, for Maryland's specific housing stock and resident populations, DHCD and other relevant Maryland departments should partner with our world class colleges and universities to conduct research on Maryland housing such as the correlations of poor indoor air quality in Maryland homes with negative

health outcomes for the residents. The state and its university partners should also look at the impact that fall prevention services has on occupant outcomes and healthcare costs. Additionally, the state should evaluate the value added to properties after they receive healthy homes services compared to the cost of remediation. Furthermore, the state should analyze the effect energy efficiency, weatherization, and electrification has on residents' health and safety outcomes.

Relevant Introduced Legislation

There have been a number of bills introduced in the last several sessions of the Maryland General Assembly related to DHCD and healthy housing and energy efficiency. GHHI's recommendations around two of these bills can be found below:

2022 HB108/SB524 – Energy Efficiency and Conservation Programs - Energy Performance Targets and Low Income Housing (Low Income Energy Efficiency Bill)

GHHI strongly supports the passage of Low Income Energy Efficiency legislation, introduced in last year's Maryland General Assembly as House Bill 108/Senate Bill 524, that would increase the proportion of EmPOWER funds that are invested in improving energy efficiency in low-income homes. Currently, the funds that are invested into low-income homes are disproportionately on other commercial and residential properties despite low-income homes paying into the program as utility ratepayers. The Bill would establish a savings target in low-income homes requiring investment in energy consumption and energy bill cost saving measures that other Marylanders have been benefiting from through life of the EmPOWER program. Especially given Maryland's high energy burden rates for low-income households, and the opportunities for EmPOWER to align with other holistic housing interventions, this change can be an opportunity to greatly improve housing conditions and energy efficiency in Maryland with DHCD's support.

2022 SB528- Climate Solutions Now Act (EmPOWER provisions)

The omnibus Climate Solutions Now Act included specific provisions to the EmPOWER program that we recommend DHCD plan for and address proactively. The legislation requires that in "2025 and after, core objectives of the targeted reductions include development and implementation of a portfolio of mutually reinforcing goals, including greenhouse gas emission reduction, energy savings, net customer benefits, and reaching underserved customers." DHCD is primarily responsible for reaching underserved customers, and we call on DHCD to make the necessary strategic and resource investments to improve outreach to low income customers, coordinate with adjacent housing programs (such as OHEP), improve the quality of leads given to contractors through better usage of energy usage data, and increase the number of units that are serviced annually by energy efficiency programs.

About the Green & Healthy Homes Initiative (GHHI)

GHHI was founded in 1986 in Baltimore City as Parents Against Lead and is today the nation's leading organization dedicated to healthy housing. GHHI's leadership and voice for creating healthy and

energy efficient homes for families living in low income communities has led to changes in federal policy and increased public and private investments in the integration of energy, lead hazard reduction and safety in housing. GHHI has helped lead Maryland's 99% reduction in childhood lead poisoning as well as the nation's reduction in childhood lead poisoning and the expansion of more holistic healthy housing models to improve social determinants of health, economic and social outcomes. In Maryland, GHHI provides direct services that include: in-home resident education, case management, environmental assessments, energy audits and housing inspections, housing interventions (lead and safety hazard remediation, asthma trigger reduction, Aging in Place, energy efficiency and housing rehabilitation), legal services, outreach and training, and advocacy. GHHI works in and provides technical assistance in over 75 cities, counties states and healthcare systems in the US. GHHI is dedicated to addressing the social determinants of health, opportunity and equity through the creation of healthy, safe and energy efficient homes. By delivering a standard of excellence in its work, GHHI aims to eradicate the negative health impacts of unhealthy housing and unjust policies for children, seniors and families to ensure better health, economic and social outcomes in historically disinvested communities - with an emphasis on communities of color.

Ruth Ann Norton serves as President & CEO of the Green & Healthy Homes Initiative and has led its development into one of the nation's most effective organizations and foremost authorities on healthy housing and its impact on the social determinants of health and racial equity. An expert on lead poisoning prevention, healthy homes and the intersection of climate, energy and health, Ruth Ann directs GHHI's national strategy, policy framework and services to integrate climate, healthcare and healthy housing as a platform for improved health, economic, educational and social outcomes for low-income communities. Among other memberships, Ms. Norton serves as: Chair of the Maryland Lead Poisoning Prevention Commission, a federally appointed liaison to the CDC's Advisory Committee on Childhood Lead Poisoning Prevention, a member of the EPA's Children's Health Protection Advisory Committee, the National Leadership Academy for the Public's Health, the National Council of State Housing Agencies' National Advisory Group, the Ohio Asthma Council, and the Johns Hopkins Bloomberg School of Public Health Center For Population Health Information Technology Advisory Board.

Ruth Ann Norton, President and CEO
Green & Healthy Homes Initiative
2714 Hudson Street, Baltimore, Maryland 21224
410-534-6477 or 800-370-LEAD
ranorton@ghhi.org
www.ghhi.org

[i] David Rusk, "The 'Segregation Tax': The Cost of Racial Segregation to Black Homeowners" (Washington: The Brookings Institution, 2001), available at https://www.brookings.edu/wp-content/uploads/2016/06/rusk.pdf.

[ii] As determined by OLHCHH's American Healthy Homes Survey I (Dewalt FG et al. Prevalence of Lead Hazards and Soil Arsenic in U.S. Housing. J. Env. Health. 78(5):22-29 (2015))
[iii] Includes $8,000 for lead hazard remediation in lead-based paint, dust and soil, and an average of $6,000 for lead service line replacement (not every home will require LSL replacement, so the average cost per home is $3,360).
[iv] US Office of Housing and Urban Development, Office of Healthy Homes and Lead Hazard Control, *American Healthy Homes Survey, Lead and Arsenic Findings*, April 2011.
[v] The 23.2 million homes estimated to have at least one lead-based paint hazard includes lower and higher income households.
[vi] Robert Wood Johnson Foundation, Pew Charitable Trusts, *10 Policies to Prevent and Respond to Childhood Lead Exposure*. August, 2017
[vii] 2019 Annual Report. Michigan Saves. Retrieved from https://annualreport.michigansaves.org/timeline/
[viii] The Surgeon General Call to Action to Promote Healthy Homes. 2009. https://www.ncbi.nlm.nih.gov/books/NBK44192/
[ix] Liu, Yavar, and Sun. Cardiovascular response to thermoregulatory challenges. American Journal of Physiology: Heart and Circulatory Phsyiology. 2015 Dec 1: 309 (11) https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4698386/