



Green & Healthy Homes Initiative®

# Mississippi Healthy Housing Policy Project

**Lead Free Mississippi**

2021

statewide presentation

---

## **GHHI's Mission**

### ***Breaking the link between unhealthy housing and unhealthy families***

We do this by creating and advocating for healthy, safe, and energy efficient homes for families, children, and older adults in need.



---

## Today's Presentation Outline

1

ABOUT THE PROJECT

2

NEED FOR HEALTHIER HOUSING

3

FINDINGS TO DATE (FAQ)

4

RECOMMENDATIONS & FUTURE WORK

---

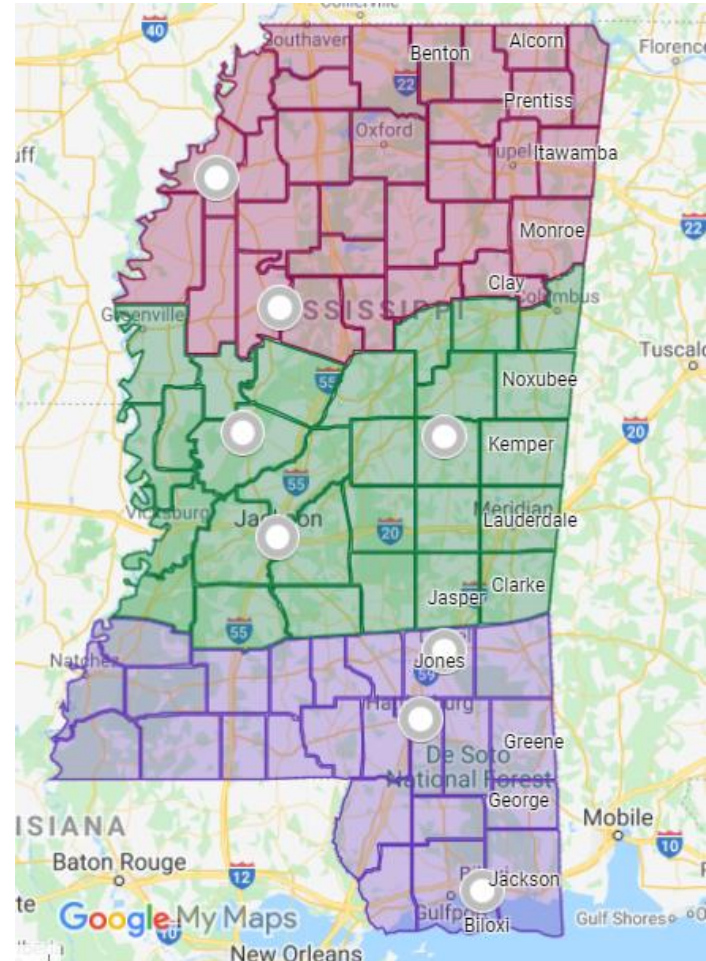
## About this Project

- GHHI is lead organization, working with local partners to collect information, community input, and plan future efforts related to healthy housing
- Goal is to help communities reduce hazards in housing that impact health through education, planning, workforce training, fundraising, and policy development
- Activities are ongoing from October 2020 to September 2021
- Funded by Mississippi State Department of Health Office of Lead Poisoning Prevention and Healthy Homes Program

## Where We Are Working

### Communities by Public Health Region

- Biloxi
- Clarksdale
- Choctaw (Neshoba County)
- Greenwood
- Hattiesburg
- Jackson
- Laurel
- Yazoo City



## Ongoing Activities

- Research on occupied housing characteristics and policies related to property maintenance
- Surveying local communities about housing and neighborhood characteristics, local government services, and related topics
- Providing ongoing education services about healthy housing and lead poisoning prevention
- Supporting local efforts for property maintenance code enforcement and implementation of inspection programs
- Planning future workforce training, fundraising, and policy development opportunities





---

## Findings to Date

- Community data scans
- Surveying in progress
- Responses to frequently asked questions about common home health hazards as well as housing financing, affordability, and current health and safety standards



**NEED FOR HEALTHIER HOUSING**





# Cost to Communities of Unsafe and Unhealthy Housing

**30M families live in  
unhealthy homes**



**Homes with environmental hazards are  
making their residents sick**

**\$81B+ spent  
on asthma**



**\$31B+ spent  
on slip & fall  
injuries**



**\$50.9B+ spent  
on lead  
poisoning**



**Over \$100B in  
taxpayer funding is  
spent each year to  
address the impact  
of these hazards**



# Burden of Lead Poisoning

## Effects of lead poisoning

- Irreversible brain and nervous system damage
- Delayed growth and development
- Violent and aggressive behavior
- Learning and behavioral problems

**lead poisoned children are**



**more likely to become involved in the juvenile justice system**



**more likely to drop out of school**



# Burden of Unhealthy Housing in MS

## LEAD



Mississippians live in counties with increased risk for lead exposure

## HOME INJURY

mississippi has the

10th highest rate of adult injury related deaths for Americans

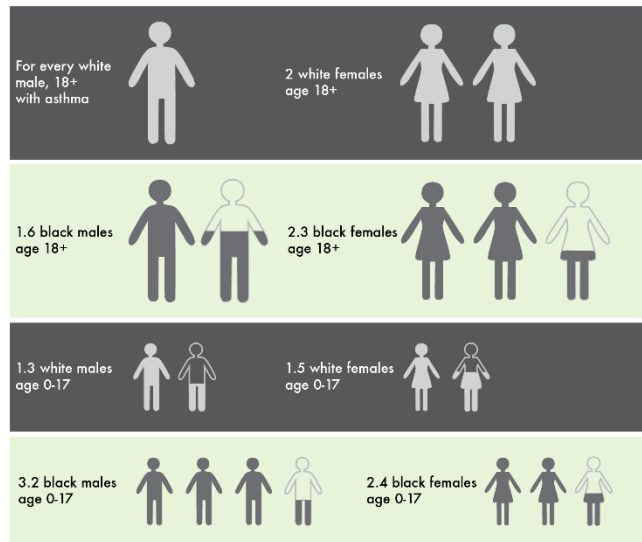
fires and burns, falls and poisoning are significant contributing factors to that rate



Green & Healthy Homes Initiative® | Jackson

## ASTHMA

Over 235,000 Mississippians have asthma. Rates of prevalence vary by race, sex, and age.





# Cost Burdens in Mississippi

## Lead Poisoning

### Total Cost

**\$632.2M**

#### Lifetime economic burden of childhood lead exposure in Mississippi.

Calculated for the 2019 birth cohort. Includes costs of reduced lifetime productivity; increased health care, education, and social assistance spending; and premature mortality.

### Number of Children Exposed ?

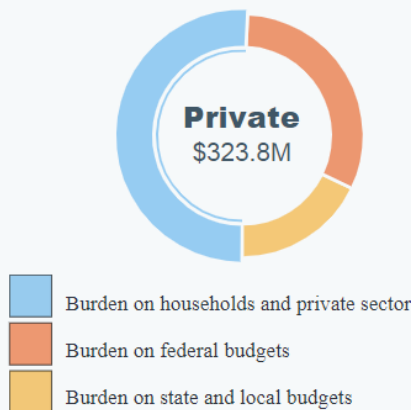
**3,801**

#### Blood levels >2 µg/dL

Children in the 2019 birth cohort predicted to have blood lead levels >2ug/dL. This is 10% of all births in Mississippi.

### Cost Breakdown ?

*Hover for additional detail*



Breakdown split into public and private costs based on estimates of lost productivity, health, education, and social assistance costs of the 2019 birth cohort

source: [valueofleadprevention.org](http://valueofleadprevention.org)



# Cost Burdens in Mississippi

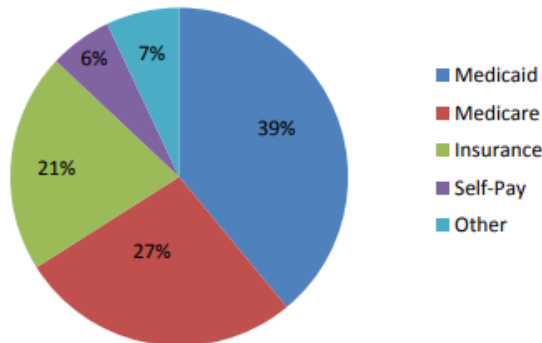
## Asthma

**\$85.2 million**

Total cost of asthma  
emergency  
department visits and  
hospitalizations  
(2011)

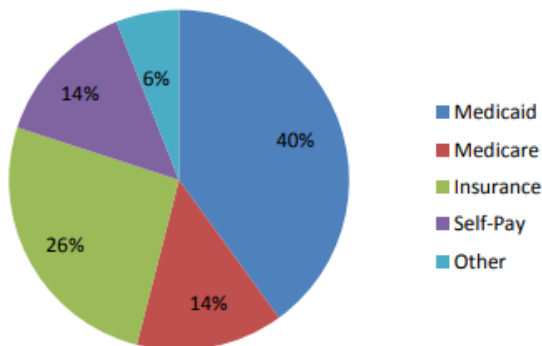
source: msdh.ms.gov

**Figure 1. Percent of asthma hospitalizations by source of payment – Mississippi residents, 2011**



In 2011, there were 1,829 asthma hospitalizations in Mississippi. Public insurance programs such as Medicare and Medicaid covered 66.0% (n=1,212) of those hospital stays. The total estimated cost for Medicaid: **\$6.7 million**; Medicare: **\$8.1 million**; Insurance: **\$5.0 million**; Self-Pay: **\$1.3 million** and Other: **\$1.6 million** (Figure 1).

**Figure 2. Percent of asthma emergency department visits by source of payment – Mississippi residents, 2011**

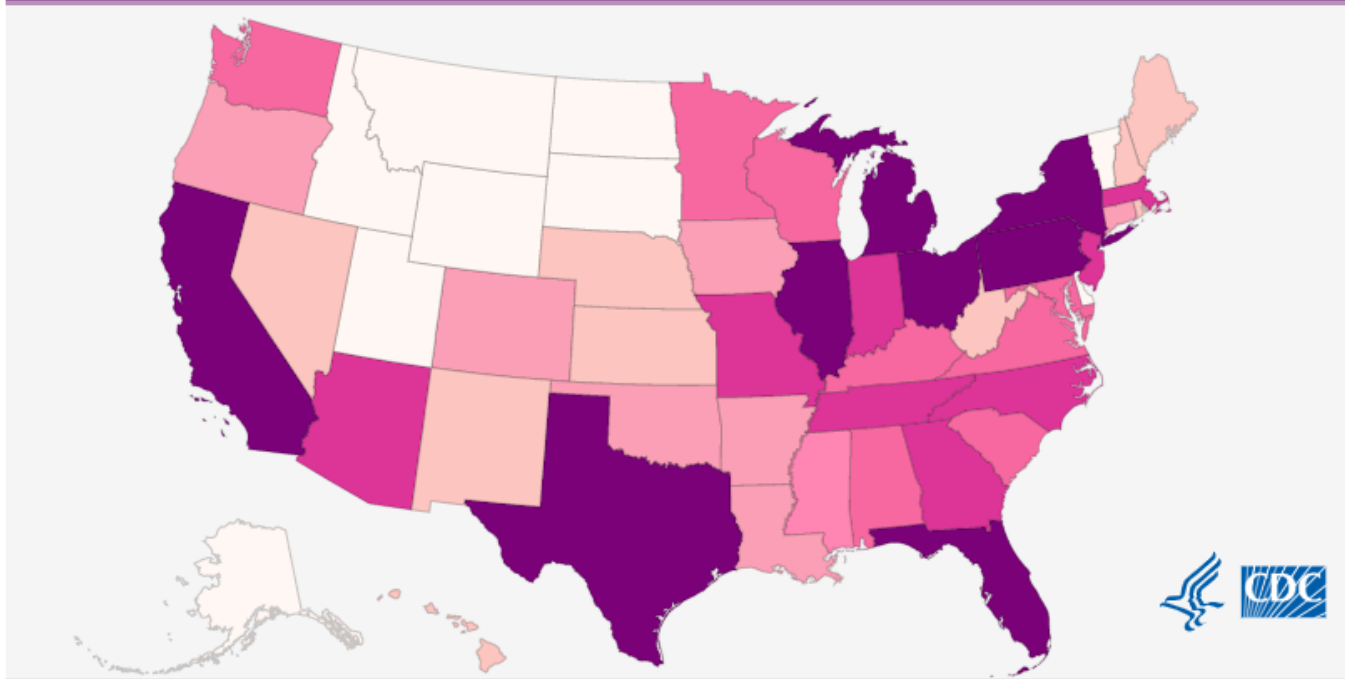


In 2011, there were 14,141 asthma ED visits in Mississippi. Public insurance programs such as Medicare and Medicaid covered 54.0% (n=7,610) of the ED visits. The total estimated cost for Medicaid: **\$20.4 million**; Medicare: **\$17.8 million**; Insurance: **\$13.0 million**; Self-Pay: **\$7.0 million** and Other: **\$4.7 million** (Figure 2).



# Cost Burdens in Mississippi

Cost of Older Adult Falls 2014



## State Total Cost:

\$410 million

Medicare:

\$287 million

Medicaid:

\$80 million

Out of Pocket:

\$43 million





## Solutions: GHHI Model for Healthy Housing Services

### Align

services & funding



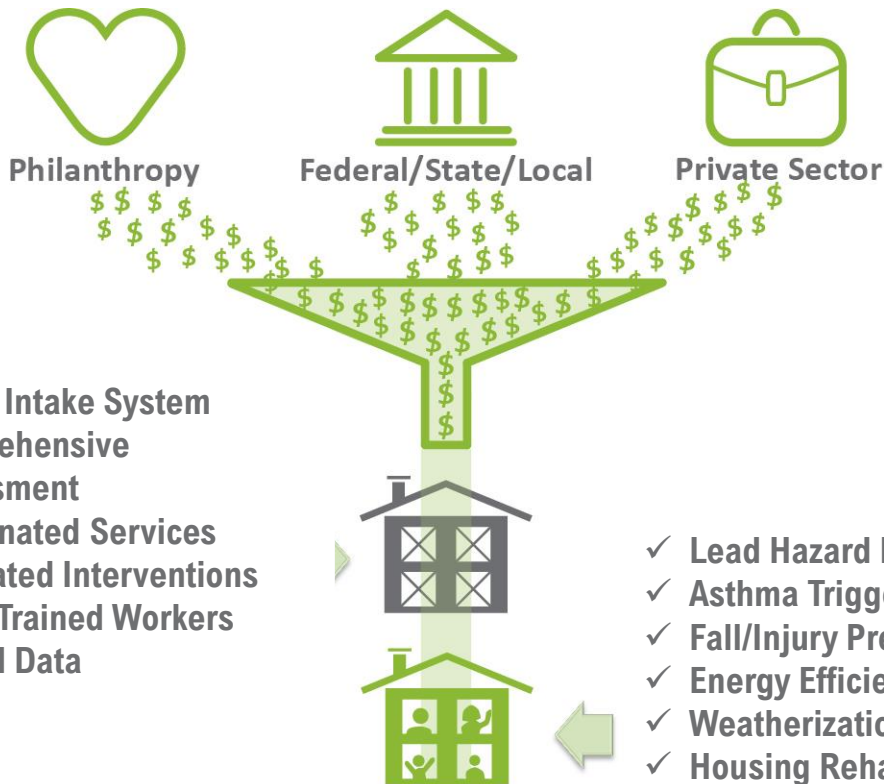
### Braid

relevant resources



### Coordinate

service delivery



# GHHI's Whole-House Strategy



**Combination of education, assessment, and home modifications to address:**

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

- Lead-based paint hazards
- Asthma triggers (Mold, pests, VOCs, etc.)
- Injury hazards (Falls, fire, poisoning, etc.)
- Radon and asbestos hazards
- Energy efficiency/weatherization issues

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



# Green and Healthy Homes Principles – 8 Elements



- Keep It Contaminant-Free
- Keep It Pest Free
- Keep It Clean
- Keep It Dry
- Keep It Well-Ventilated
- Keep It Safe
- Keep It Well-Maintained
- Keep It Energy Efficient



## **FINDINGS TO DATE**

---

## Data Collection and Policy Mapping

- Community engagement and education about benefits of healthy housing
- Partnership development (government, non-profits, community groups, funders) for community assets and needs assessments
- Outlining current property maintenance policies, community-based healthy housing efforts, public and private resources for existing housing

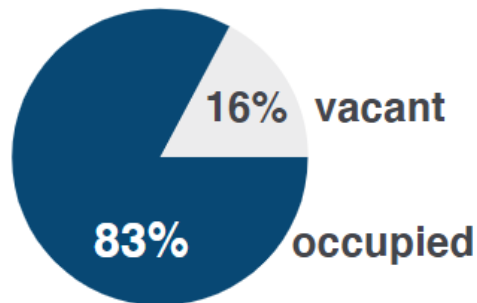
## Housing Occupancy Characteristics

how many housing units are in the state?

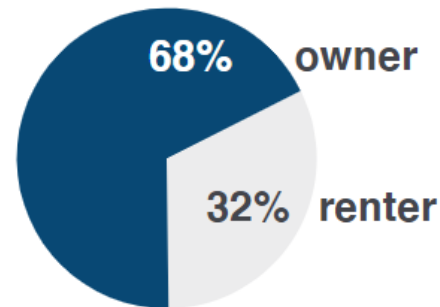


total housing units  
1,322,808

how many total  
housing units  
are occupied?



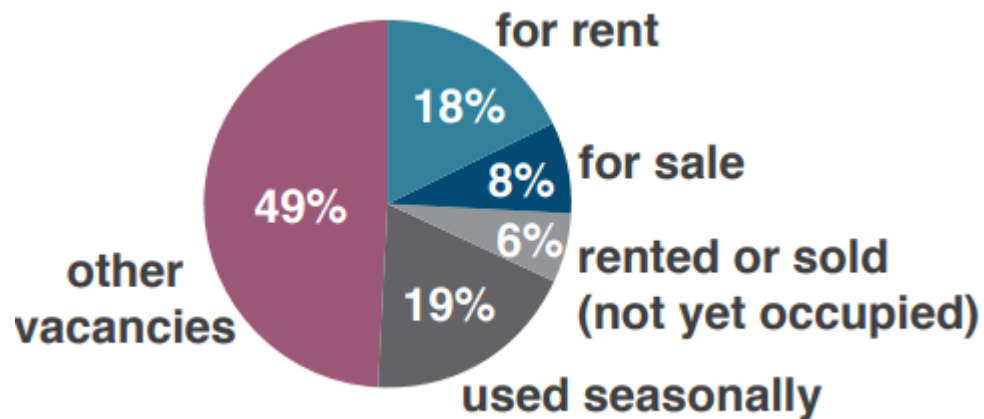
how many units  
are owner  
occupied?





## Homeowners, Renters, and Vacant Housing

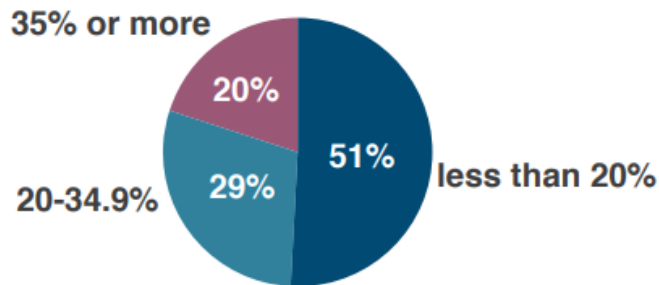
- 17,000 housing units for sale
- 43,000 housing units for rent
- Almost half of the state's vacant housing is not on the market



## Affordability and Financial Assistance for Homeowners

### how affordable is homeownership?

The federal government defines housing affordability as spending 30 percent or less of a household's monthly income on housing costs. About 80 percent of households in Mississippi with a mortgage pay less than 35% of their monthly income on housing.



Primary types of federal assistance for homeowners available in Mississippi (for income-qualified households):

- Homebuyer counseling
- Consumer credit counseling
- Down-payment and closing cost assistance (about \$1.4 million annually)

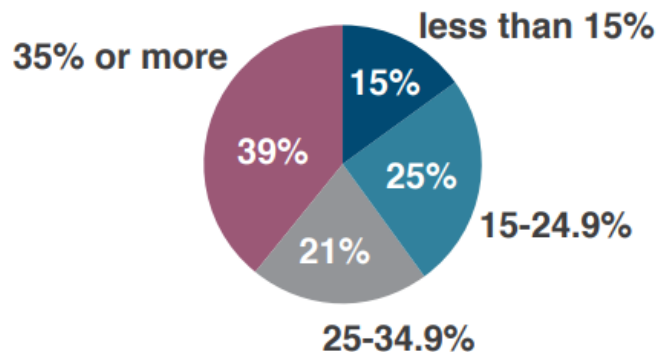
Other types of assistance:

- HUD funded repair programs
- Weatherization Assistance Program
- Federal Home Loan Bank of Dallas Affordable Housing Program

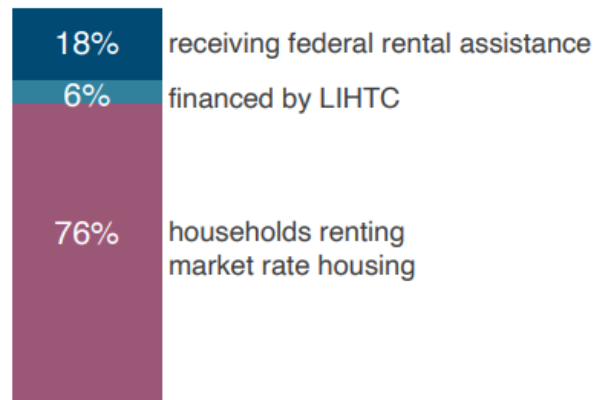
## Affordability and Financial Assistance for Renters

### how affordable is rental housing?

The federal government defines housing affordability as spending 30 percent or less of a household's monthly income on housing costs. About 39 percent of households paying rent in the state spend more than 35 percent of their income on housing.



### how many renters receive financial assistance?

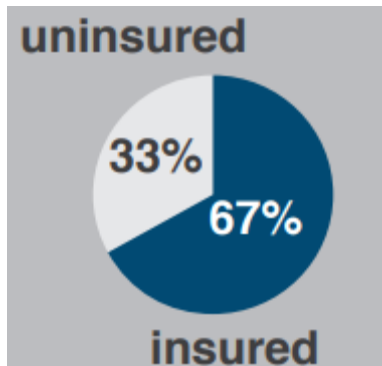


About 62,000, or 18%, of all renter households in Mississippi receive one of the major types of federal rental assistance. About 21,000 units developed using Low Income Housing Tax Credits are estimated to be available to low and moderate income households. 4 in 10 low-income people in Mississippi are homeless or pay over half of their income for rent.

## Health and Safety Regulation in Owner-Occupied Housing



REALTOR SERVICES  
PURCHASES OF PRE-1978 HOMES  
MORTGAGE LOANS



HOMEOWNERS  
INSURANCE



PROPERTY  
MAINTENANCE  
CODES

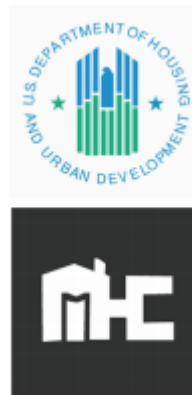
## Health and Safety Regulation in Renter-Occupied Housing



LEASES  
LANDLORD TENANT ACT  
RENTING PRE-1978 HOMES



PROPERTY MAINTENANCE CODES  
RENTAL REGISTRATION  
PROGRAMS

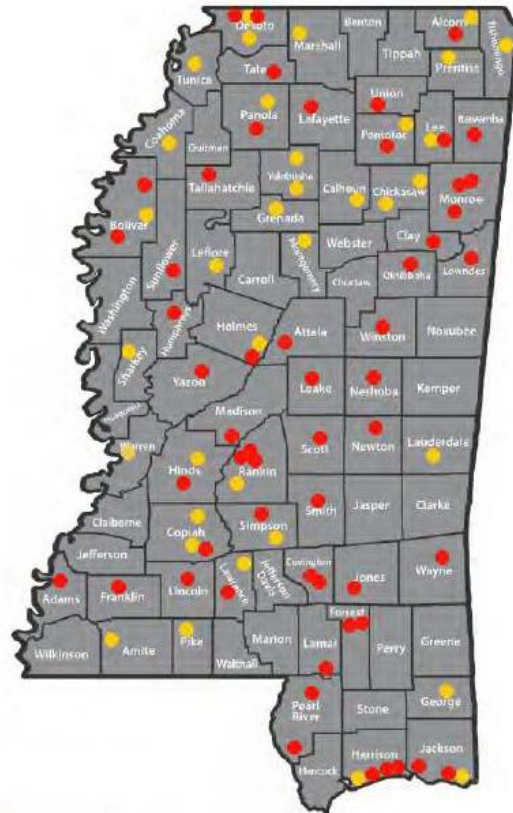


INSPECTIONS OF SUBSIDIZED  
UNITS

## Municipal Property Maintenance Ordinances in Mississippi

### Jurisdictions that have adopted International Existing Building/Property Maintenance Codes

- City of Batesville
- City of Cleveland
- City of Clinton
- City of Columbus
- City of Forest
- City of Greenwood
- City of Gulfport
- City of Jackson
- City of Meridian
- City of McComb
- City of Ridgeland
- City of Southaven
- City of Starkville



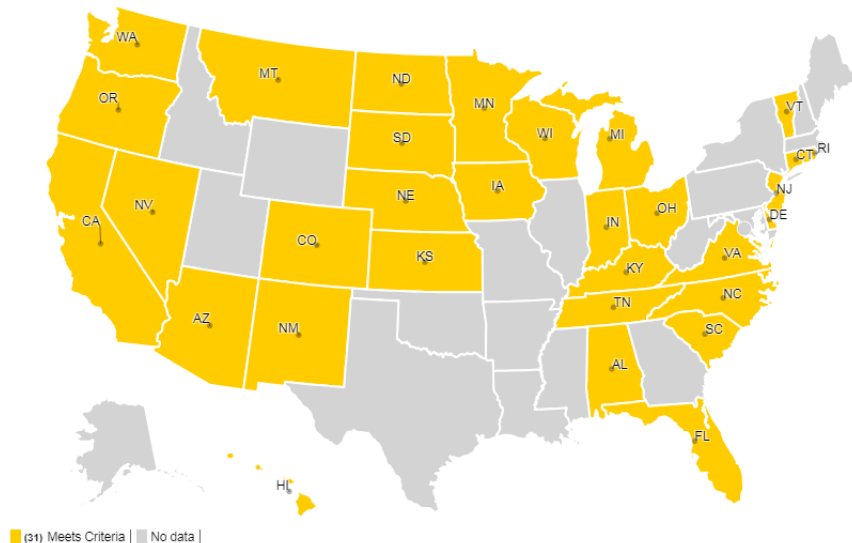
- Cities with Fire Codes
- Cities with Building Codes



## Retaliatory Evictions

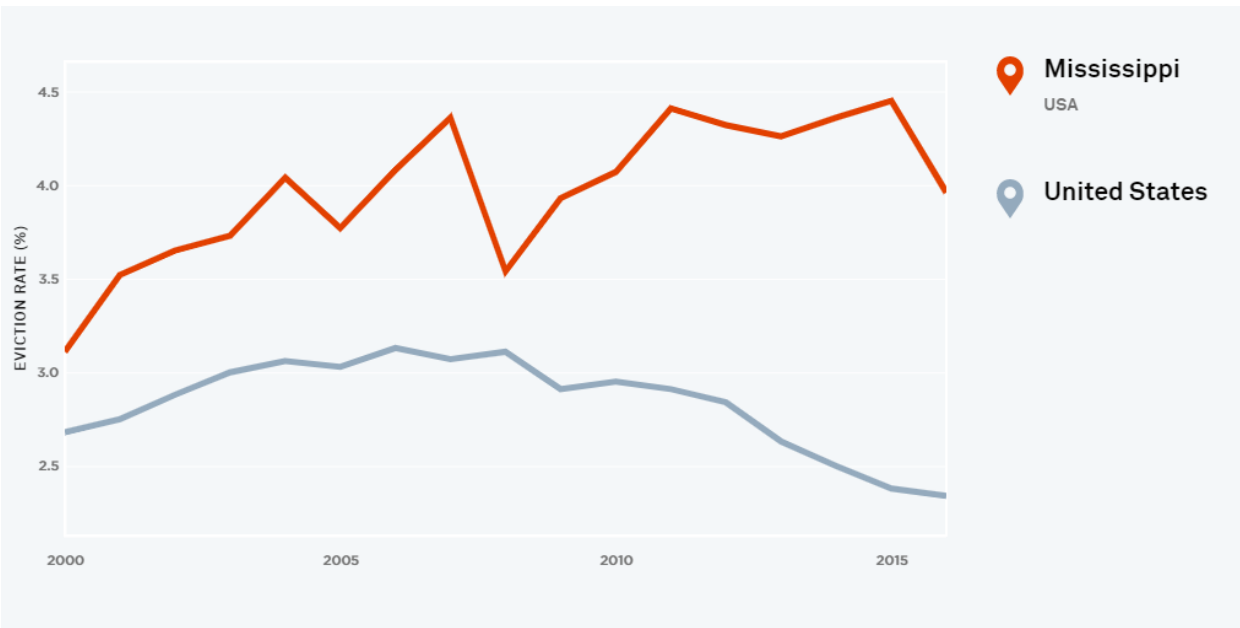
- Landlords in Mississippi can terminate lease agreements and require tenants to move within 30 days without cause
- If the tenant attempts to make a repair and then withholds rent, moves out of the property without notice, or requests a code inspection, they could be evicted for non-compliance with a lease agreement

## States with Requirements for Landlord Compliance with Applicable Housing Codes and Tenant Protections against Landlord Retaliation



Source: lawatlas.org

## Mississippi Eviction Rate



### EVICTION LAB

34.1 EVICTIONS PER DAY	3.96% EVICTON RATE +1.62 U.S. average
Evictions	12,479
Eviction Filing Rate	6.77%
Eviction Filings	21,324

**8<sup>th</sup> highest  
statewide rate**

## **RECOMMENDATIONS & FUTURE WORK**

## Public Sector Strategies

- Healthy housing trainings for homebuyer counseling programs and housing inspectors
- Public education on lead disclosure laws and strengthen enforcement
- Grant-writing and fundraising to preserve affordable housing and increase health and safety

## Private Sector Strategies

- Strategic property maintenance code adoption and enforcement
- Rental Registration programs for areas with high eviction rates



---

## Other Policy Considerations

- Tenants Bill of Rights
- Eviction regulation requiring a just cause
- Prohibition of eviction in cases where landlord cannot prove property is code compliant
- Universal blood lead screening or testing for high-risk populations
- Public health notification trigger for lead based paint testing and hazard control
- Lead assessments required for demolition and rehab permits

## Identifying Rental Inspection Programs in MS: City of Clinton

COMMUNITY DEVELOPMENT

# Rental Properties



- Annual registration and inspection required for certificates of occupancy
- If the owner does not reside within 60 miles must identify a local agent
- Registration fee of \$25 per unit, penalty of \$350 for unlawful rentals
- Inspected for compliance with state and local laws involving property maintenance.
- Once an inspection is complete the owner is notified of any deficiencies found and asked to correct them in a timely manner.



## Exploring Other Models for Inspection Programs: City of Cleveland

- Citywide rental registration program that requires owner contact information, regular inspections for property maintenance ordinance compliance
- Inspections focus on health hazards:
  - Chipping, peeling flaking paint
  - Leaks and mold
  - Unsanitary conditions
  - Security concerns (lights, locks)
  - Smoke and carbon monoxide alarms
- Also respond to tenant complaints
- Owners are referred to city repair programs if hazards are identified and the unit may qualify for housing repair programs



---

## Ways to Participate

- Complete our survey
- Convene a focus group
- Request a training



Thank You!



**Catherine Lee**  
Project Director  
[clee@ghhi.org](mailto:clee@ghhi.org)

**JOIN THE  
MOVEMENT**

**leadfreems.org**

**lead free  
mississippi**



[www.ghhi.org](http://www.ghhi.org)



[@HealthyHousing](https://twitter.com/HealthyHousing)



[GHHInational](https://www.facebook.com/GHHInational)