



## HEALTH IN ALL POLICIES: HOUSING

# State and Federal Healthy Housing Financing Initiatives

Many state and federal grant programs that support healthy housing, rehabilitation, community revitalization, and energy efficiency. They target homeowners, community groups, and states and localities to improve housing structures and remedy hazards. Many also promote health equity by focusing on low-income housing. While not exhaustive, this document identifies several place-based initiatives that finance residential and community health improvement projects.

### Federal Grants and Loans to Improve Indoor Environments

- [HUD Healthy Homes and Lead Technical Studies Grant Program](#): These grants provide funding to eligible entities, including state and local governments, to remediate housing-related hazards.

### Federal Grants and Loans for Repair/Rehabilitation

- [HUD PowerSaver Pilot 203\(k\) Mortgage](#): This program offers eligible homeowners access to low-cost financing when they include energy saving upgrades with their home improvement project. The pilot program expires May 4, 2015.
- [USDA Rural Repair and Rehabilitation Loans and Grants](#): This program provides very low-income homeowners with funding to complete home improvement projects that increase the health and safety of their homes.
- [HUD HOME Investment Partnerships Program](#): The HOME Program enables cities and states with funding to create affordable housing for low-income residents.

### Federal Grants and Loans for Green Energy, Energy Efficiency, Weatherization & Climate Adaptation

- [HUD Energy Efficient Mortgage Program](#): This program helps homeowners qualify for a higher mortgage when they incorporate energy efficient features into a new or existing home.
- [EnergyStar Federal Tax Credits for Consumer Energy Efficiency](#): This program provides tax credits to homeowners and businesses when they purchase energy efficient products or use energy efficient practices.
- [HHS Low Income Home Energy Assistance Program \(LIHEAP\)](#): LIHEAP helps residents better afford costs like home energy bills and minor energy-related home repairs and weatherization measures.
- [DOE Weatherization Assistance Program](#): This program provides grants to communities, including U.S. states, territories, and some American Indian tribes, to improve energy efficiency and reduce utility costs for low-income households.
- [DOE Energy Efficiency and Conservation Block Grant \(EECBG\) Program](#): EECBG grants help communities, including U.S. states, territories, and American Indian tribes, reduce their use of fossil fuels and implement energy efficiency programs.

*Turn for more »*

## State Grants and Loans

- [State Housing Trust Funds \(SHTFs\)](#): SHTFs provide a substantial amount of financing for affordable housing in the United States. As of 2014, 47 states and the District of Columbia had at least one state housing trust fund.<sup>1</sup>
- [State Housing Finance Agencies \(SHFAs\)](#): SHFAs administer state and federal housing assistance grants. For example, a SHFA may administer Community Development Block Grant funds or State Housing Trust Funds.
- [State Energy Programs \(SEPs\)](#): SEPs provide funding to state energy offices in order to meet state and federal clean energy goals.

## Federal Grants and Loans for Community Revitalization

- [HUD Community Development Block Grant \(CDBG\)](#): CDBGs fund projects in low- and moderate-income communities, that expand economic opportunities and develop high quality housing, among other aims.
- [HUD Choice Neighborhood Grants](#): These grants provide funding to revitalize distressed neighborhoods, with an emphasis on creating safe, mixed-income housing located close to high quality schools and other goods and services.
- [Treasury New Markets Tax Credit](#): This program provides a federal tax credit to developers who make investments in underserved and low-income communities.
- [National Affordable Housing Trust Fund \(NAHTF\)](#): This trust funds the building, maintenance, and rehabilitation of rental homes for very and extremely low-income residents.

## Federal Grants and Loans for Vulnerable Populations

### *Low Income*

- [HUD Low Income Housing Tax Credit \(LIHTC\)](#): The LIHTC program incentivizes the development of affordable rental housing for low-income residents.
- [HUD Housing Choice Voucher Program Section 8](#): The Housing Choice Voucher Program funds public housing agencies to provide safe and healthy housing to very low-income residents, the elderly, and persons with disabilities.

### *Children*

- [CDC Lead Poisoning Prevention, Childhood Lead Poisoning Prevention](#): In 2014 this program provided \$11 million to grantees to conduct lead poisoning prevention activities such as housing rehabilitation and enforcement of housing and health codes.

## GLOSSARY OF ACRONYMS

- » **CDC**: Centers for Disease Control and Prevention
- » **DOE**: U.S. Department of Energy
- » **HHS**: U.S. Department of Health and Human Services
- » **HUD**: U.S. Department of Housing and Urban Development
- » **USDA**: U.S. Department of Agriculture

This resource was developed thanks to funding from CDC's Cooperative Agreement Number EH11-1110. Its contents are solely the responsibility of the authors and do not necessarily represent the official views of CDC.

---

<sup>1</sup> Center for Community Change. "State Housing Trust Funds." 2014. Available at <http://housingtrustfundproject.org/housing-trust-funds/state-housing-trust-funds/>. Accessed 12-9-2014.