



# Health & Environmental Funders Network

## National Lead Safe and Healthy Homes Fund

### Understanding the Urgency of Lead Poisoning

Childhood lead exposure remains a pervasive and severe risk to public health in the United States, particularly for children under six, who are most susceptible to its irreversible effects. The CDC estimates that about 500,000 American children have blood lead levels that could significantly damage their health and development.<sup>1</sup> Lead exposure can impair brain development, reduce IQ, and increase behavioral issues, which can impede academic performance and lead to increased social and criminal challenges. The long-term financial consequences of lead poisoning, including lost earnings and increased public spending on special education, juvenile justice, and other social services, are estimated at \$84 billion annually.<sup>2</sup>

Lead poisoning results from exposure to environmental toxins that disrupt bodily systems and can cause irreversible brain damage, kidney damage, anemia, and stunted physical growth. The CDC has highlighted the serious long-term consequences of childhood lead exposure, including depression, mental health issues, headaches, high blood pressure, and reduced fertility, underscoring that no level of lead in the bloodstream is safe.

Despite ongoing efforts, lead hazards continue to affect an estimated 22.3 million homes,<sup>3</sup> primarily impacting low-income and disadvantaged communities who reside in older, deteriorating housing stock. While existing HUD and EPA programs address lead in paint and drinking water, these initiatives will take decades to reach all at-risk children.

### Proposal for the National Lead Safe and Healthy Homes Fund

The National Lead Safe and Healthy Homes Fund (NLSHHF) is designed to provide a comprehensive, scalable solution to this public health crisis. The NLSHHF would offer flexible grant and loan funding to non-profits for proactive lead hazard remediation in homes, including rental units. This innovative fund aims to supplement existing programs by leveraging public and private capital to accelerate the eradication of residential lead hazards.

Functioning as a mezzanine-level fund, the NLSHHF would aggregate federal appropriations, private investments, and philanthropic contributions, distributing these resources to local Community Development Organizations (CDOs). These CDOs would then finance and implement projects focused on lead hazard assessment, remediation, and abatement, particularly in high-risk areas. The fund would provide grants and low-interest loans to ensure that economically disadvantaged property owners can afford necessary renovations, drawing on successful models like the Healthy

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<sup>1</sup> [https://www.cdc.gov/lead-prevention/about/?CDC\\_AAref\\_Val=https://www.cdc.gov/nceh/lead/overview.html](https://www.cdc.gov/lead-prevention/about/?CDC_AAref_Val=https://www.cdc.gov/nceh/lead/overview.html)

<sup>2</sup> [https://www.pewtrusts.org/-/media/assets/2017/08/hip\\_childhood\\_lead\\_poisoning\\_report.pdf](https://www.pewtrusts.org/-/media/assets/2017/08/hip_childhood_lead_poisoning_report.pdf)

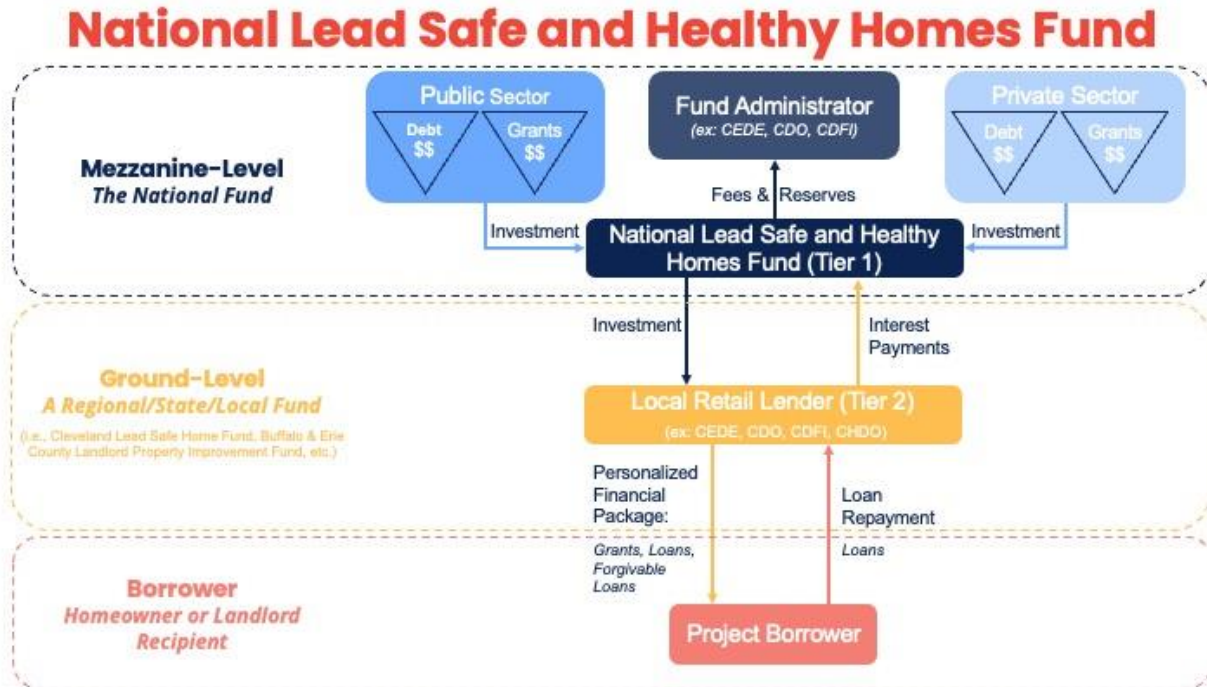
<sup>3</sup> [https://www.hud.gov/sites/dfiles/HH/documents/AHHS%20II\\_Lead\\_Findings\\_Report\\_Final\\_29oct21.pdf](https://www.hud.gov/sites/dfiles/HH/documents/AHHS%20II_Lead_Findings_Report_Final_29oct21.pdf)



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Food Financing Initiative, which helped leverage more than \$220 million in grants and an estimated \$1 billion in additional financing for developing over 1,000 grocery stores.<sup>4</sup>

Figure 1. National Lead Safe and Healthy Homes Fund Structure



## Impact and Benefits of the National Fund: Why It Is Essential

Establishing the NLSHHF would catalyze significant public health improvements by systematically reducing childhood lead exposure, thereby mitigating numerous lifelong negative health and socio-economic impacts. Investing in the fund is not only proactive but also cost-effective, as it maximizes the impact of federal dollars by attracting additional private capital for investments that reduce long-term public expenditures in healthcare, special education, and the criminal justice system. Additionally, the fund would support local job creation and capacity building, aligning with broader economic and community development goals.

Congressional support, especially from Appropriations Committee members, is crucial for the initial capitalization and sustained success of the NLSHHF. This initiative serves as a model for effective federal leadership in partnership with the private sector to address complex social challenges, improving lives now and protecting the health of future generations. We urge Congress to support the establishment and funding of the NLSHHF to demonstrate a commitment to a healthier, more equitable future for all Americans.

<sup>4</sup> [https://www.frbsf.org/wp-content/uploads/sites/3/healthy\\_food\\_financing\\_initiative.pdf](https://www.frbsf.org/wp-content/uploads/sites/3/healthy_food_financing_initiative.pdf)