With 20 years of experience, NCHH is dedicated to creating healthy and safe homes for children through practical and proven steps.
Benjamin Franklin said that “an ounce of prevention is worth a pound of cure.” Recent federal budget proposals ignore this guiding principle—slashing funding for the prevention programs that provide the veritable pound of cure.

Every $1 spent to reduce lead-based paint hazards provides a benefit of $17–$220, yet Congress cut funding for the U.S. Department of Housing and Urban Development’s Office of Healthy Homes and Lead Hazard Control by $20 million in fiscal year 2011.

Persuading the Administration and the Congress of the wisdom of Benjamin Franklin’s adage requires that good science inform budget deliberations at all levels of government. This report highlights how NCHH’s research, training, policy analysis, education, and advocacy are advancing prevention to provide healthy homes and neighborhoods for all.

All levels of government will face severe budget challenges in the coming years. But broad and indiscriminate cuts are not the answer for solving our fiscal crisis. Instead, we must invest in prevention in ways that drive the greatest return on investment. By doing so, we will stave off problems that are likely to plague our nation later and at a much higher cost.

Consider asthma prevention. The disease costs the U.S. about $56 billion annually.1 Preventing asthma is extremely cost-effective: a recent study concludes that every $1 spent on asthma interventions produces a benefit of $36.2

Unfortunately, the President’s 2012 budget ignores the benefits of prevention, proposing to cut the U.S. Centers for Disease Control and Prevention’s (CDC) Healthy Homes/Lead Poisoning Prevention Program and the National Asthma Control Program by 51 percent.

NCHH trained = 100 people through its National Healthy Homes Training Center

= 100 people
During the past two years, NCHH has continued to advocate on behalf of nearly six million U.S. families living in substandard housing. Highlights of NCHH’s accomplishments in 2009 and 2010 include the following:

- NCHH convened the first National Healthy Housing Policy Summit, joining other national nonprofit leaders and experts to develop the first National Healthy Housing Action Plan. The Summit resulted in the launch of the National Safe and Healthy Housing Coalition in July 2009. The Coalition brings together the leaders of nonprofits and government agencies in housing and community development, public health, environmental justice, and energy efficiency.

- NCHH released The State of Healthy Housing, a comprehensive study of housing conditions in 45 metropolitan areas revealing a critical need to improve housing conditions throughout the country. The study showed that one in three metro-area homes had one or more serious health and safety hazards.

- NCHH launched a new lead poisoning prevention training network in anticipation of the Environmental Protection Agency’s (EPA) Renovation, Repair, and Painting rule. The rule, which went into effect on April 22, 2010, requires contractors disturbing paint in pre-1978 homes, child care facilities, and schools to be certified by EPA and follow specific work practices to prevent lead contamination. As of September 30, 2010, NCHH trained more than 17,600 people on the new rule through its training network.

- NCHH completed a study of the health impacts of a green and healthy renovation in Minnesota. The study findings were published in Public Health Reports in May 2011.

- NCHH and the Alliance for Healthy Homes announced plans to join forces. The merger consolidated all aspects of healthy homes within a single organization—research and evaluation, policy advocacy, consumer education, training, and assistance to local governments and community-based organizations. The consolidated organization serves as a single strategic voice in Washington to promote healthy housing.

- The Journal of Public Health Management and Practice published a special issue on healthy housing in October 2010. This in-depth group of articles resulted in part from a meeting held by NCHH and CDC of healthy housing experts. Over 40 experts weighed the strength of scientific evidence on a variety of housing interventions and their effects on health and the environment.

- NCHH and its network of training partners trained more than 5,000 people through its National Healthy Homes Training Center.
Training

Since 2005, NCHH has operated the National Healthy Homes Training Center and Network with funding from the U.S. Centers for Disease Control and Prevention (CDC), the U.S. Department of Housing and Urban Development (HUD), and the U.S. Environmental Protection Agency (EPA). NCHH provides training to environmental health practitioners, public health nurses, housing professionals, community outreach workers, tribal environmental health officials, energy professionals, and leaders of community-based organizations.

In 2009 and 2010, through the National Healthy Homes Training Center and network, NCHH trained more than 5,000 people. In addition, NCHH provides an EPA-Certified Lead Renovator Training Program in support of the EPA Renovation, Repair, and Painting (RRP) Rule which requires that renovators attend and pass an eight-hour course before starting work in homes built prior to 1978. As of September 30, 2010, through the NCHH network of training providers, more than 17,600 people were trained on the new RRP rule.

Green and Healthy Housing

NCHH received funding from the Home Depot Foundation and an anonymous donor to assist affordable housing providers in their green and healthy housing efforts. NCHH developed a series of resources, including fact sheets, case studies, and videos. Visit www.nchh.org/Training/Green-and-Healthy-Housing.aspx for the suite of materials.

NCHH also led the development of two new training courses: Health Opportunities in Energy Audits and Upgrades (HOEAU) and Green and Healthy Management Strategies for Multi-Family Properties. HOEAU provides training for new and current energy auditors to assess and address home health hazards during their weatherization work. This approach is more convenient for residents, is more efficient use of staff time and public funds, and ensures that one repair does not create a bigger problem. The Green and Healthy Management Strategies class provides property owners and managers tools to implement green and healthy practices that can reduce energy, water, and contaminants and improve resident health conditions. Successfully completing the course satisfies training requirements under the HUD Mark-to-Market Green Initiative and Recovery Act/Green Retrofit Program, as well as the National Affordable Housing Management Association’s Green Property Management credential. The course was developed in partnership with NeighborWorks America and is offered through the NeighborWorks Training Institute.
The Training Center is operational across the country and provides training through high-caliber partners.

*Pending partners* See [www.nchh.org/Training/National-Healthy-Homes-Training-Center.aspx](http://www.nchh.org/Training/National-Healthy-Homes-Training-Center.aspx)
NCHH and its partners created Volunteers for Healthy Housing to integrate energy efficiency and healthy homes into volunteer-based home repair programs.
Volunteers for Healthy Housing

Millions of low-income families live in older homes that are burdened with high energy costs and a variety of health and safety hazards: poor ventilation, moisture and mold, pests, and such contaminants as radon, lead, and carbon monoxide. Unfortunately, few low-income homeowners can access loans and grants to make critical repairs. Worse, these health and safety hazards disqualify many homes in greatest need of energy upgrades from receiving funding through the federal Weatherization Assistance Program.

Nationwide, hundreds of volunteer-based organizations are positioned to help meet these interrelated needs. Affiliates of Habitat for Humanity, Rebuilding Together, and CLEARCorps are rehabilitating existing homes in substandard condition to help revitalize low-income communities. These organizations recognize the benefits of addressing housing-related health hazards, as well as energy efficiency.

With funding from the Home Depot Foundation and an anonymous donor, NCHH and its partners created Volunteers for Healthy Housing to integrate energy efficiency and healthy homes into volunteer-based home repair programs. Initially, Volunteers for Healthy Housing will work at seven pilot sites:

- Rebuilding Together Philadelphia, Pennsylvania
- Rebuilding Together Roanoke, Virginia
- Habitat for Humanity in the Roanoke Valley, Virginia
- Rebuilding Together Montgomery County, Maryland
- Rebuilding Together Roanoke, Virginia (CLEARCorps)
- Rebuilding Together Omaha, Nebraska
- Habitat for Humanity of Council Bluffs, Iowa

The tools, training, technical materials, and lessons learned from Volunteers for Healthy Housing will set the stage for other affiliates of Rebuilding Together, Habitat for Humanity, and CLEARCorps to integrate healthy homes and energy efficiency strategies into their volunteer home repair projects. Volunteers for Healthy Housing will help volunteer-based organizations more fully meet low-income homeowners’ critical housing needs.
State of the Nation’s Healthy Housing

In 2009, NCHH released *The State of Healthy Housing*, a comprehensive online analysis of housing conditions in 45 U.S. metropolitan areas.

Using a national healthy housing indicator, that NCHH developed from 20 key housing characteristics in the U.S. Census Bureau’s American Housing Survey, the State of Healthy Housing compares owner-occupied and rental properties and conditions in central cities with housing located outside of cities. The results revealed that one in three metro homes had at least one major health and safety hazard. Nationally, NCHH researchers found that housing conditions are not significantly better than a decade ago and may in fact be worse due to the current economic conditions and housing foreclosure boom.

The report revealed a critical need to improve housing conditions in many places. Charlotte, North Carolina, Anaheim-Santa Ana, California, and Atlanta, Georgia, rank at the top of the list for having the healthiest housing. The metropolitan areas of San Francisco, Oakland, and Los Angeles, California, and New York City are at the bottom of the list for having the most unhealthy housing conditions.

The State of Healthy Housing increases awareness of healthy housing issues, and provides the basis for additional investment in affordable healthy housing.
### Ranking of Communities by Healthy Housing Quality—All Units in MSA

<table>
<thead>
<tr>
<th>Rank</th>
<th>Metropolitan Area</th>
<th>Survey year</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Charlotte, NC</td>
<td>2002</td>
</tr>
<tr>
<td>2</td>
<td>Anaheim-Santa Ana (Orange County), CA</td>
<td>2002</td>
</tr>
<tr>
<td>2</td>
<td>Atlanta, GA</td>
<td>2004</td>
</tr>
<tr>
<td>4</td>
<td>Sacramento, CA</td>
<td>2004</td>
</tr>
<tr>
<td>4</td>
<td>Tampa-St Petersburg-Clearwater, FL</td>
<td>2007</td>
</tr>
<tr>
<td>6</td>
<td>Miami-Hialeah, FL</td>
<td>2007</td>
</tr>
<tr>
<td>6</td>
<td>Minneapolis-Saint Paul, MN</td>
<td>2007</td>
</tr>
<tr>
<td>8</td>
<td>San Jose, CA</td>
<td>1998</td>
</tr>
<tr>
<td>9</td>
<td>San Bernardino-Riverside (metro surveys), CA</td>
<td>2002</td>
</tr>
<tr>
<td>9</td>
<td>Washington, DC</td>
<td>2007</td>
</tr>
<tr>
<td>11</td>
<td>Phoenix, AZ</td>
<td>2002</td>
</tr>
<tr>
<td>11</td>
<td>Chicago, IL</td>
<td>2003</td>
</tr>
<tr>
<td>13</td>
<td>San Diego, CA</td>
<td>2002</td>
</tr>
<tr>
<td>13</td>
<td>Saint Louis, MO</td>
<td>2004</td>
</tr>
<tr>
<td>13</td>
<td>Portland, OR</td>
<td>2002</td>
</tr>
<tr>
<td>16</td>
<td>Denver, CO</td>
<td>2004</td>
</tr>
<tr>
<td>16</td>
<td>Providence, RI</td>
<td>1998</td>
</tr>
<tr>
<td>18</td>
<td>Kansas City, MO</td>
<td>2002</td>
</tr>
<tr>
<td>18</td>
<td>Cincinnati, OH</td>
<td>1998</td>
</tr>
<tr>
<td>18</td>
<td>Seattle, WA</td>
<td>2004</td>
</tr>
<tr>
<td>21</td>
<td>Hartford, CT</td>
<td>2004</td>
</tr>
<tr>
<td>21</td>
<td>Detroit, MI</td>
<td>2003</td>
</tr>
<tr>
<td>21</td>
<td>Rochester, NY</td>
<td>1998</td>
</tr>
</tbody>
</table>

**Legend**

- | Most Healthy |
- | Fair         |
- | Most Unhealthy |
National Healthy Housing Policy Summit

In May 2009, NCHH hosted a National Healthy Housing Policy Summit that brought together leading organizations and experts in affordable housing, public health, and energy efficiency, environmental justice, and community organizing. This was the first national meeting to bring together a “G-40” of leaders from an array of disciplines to focus on the best policies, programs, and practices to eradicate substandard housing in the U.S.

The Summit identified a set of realistic and achievable policy-related actions for organizations to pursue collaboratively that will improve the health and safety of housing without compromising affordability. The meeting culminated with the development of a National Healthy Housing Action Plan.

To enact this plan, NCHH and its nonprofit partners established the National Safe and Healthy Housing Coalition (the Coalition), a new, broad, voluntary coalition of organizations working to improve housing conditions nationwide, especially for low-income families.

During 2009–2010, the Coalition united around three core themes: enforcing housing standards, targeting resources for prevention and capacity building, and synchronizing energy efficiency programs with public health goals. The Coalition made the case for stronger healthy housing policies in meetings with Congressional and Obama Administration leaders, in regulations, and in comments on emerging health, environmental, and housing programs. The Coalition’s accomplishments include:

- Advocating for Senator Jack Reed’s healthy homes legislation (S.1658 and H.R.3891) and grants for community-level code enforcement (S.970 and H.R.2246), resulting in their introduction in the House and their inclusion in broader legislation for livable communities (S. 1619 and H.R. 4690) and green affordable housing (S. 1379 and H.R. 2336).
- Countering attacks on EPA’s Renovation, Repair, and Painting Rule (RRP) with calls for increased resources for implementation without delays.
- Hosting a Hill Day and briefings for Congressional staff highlighting breakthroughs in federal policy and best healthy housing practices.
The summit identified a set of realistic and achievable policy-related actions for organizations to pursue collaboratively, which will improve the health and safety of housing without compromising affordability.
From a child’s performance in school, to an elder’s ability to age in place—healthy affordable housing is the foundation from which many other societal benefits are built.
Green Rehabilitation of Elder Apartment Treatments Study: The “GREAT” Study

**Project Funder:** U.S. Department of Housing and Urban Development

**Project Partners:** University of Minnesota Center for Sustainable Building Research; Southwest Minnesota Housing Partnership; Case Western Reserve University; Mankato Economic Development Agency; Blue Cross of Minnesota

In 2010, NCHH received funding from the U.S. Department of Housing and Urban Development (HUD), Office of Healthy Homes and Lead Hazard Control to evaluate the health of older adults following the renovation of their homes to a set of green building criteria.

The study will determine whether the green and healthy housing rehabilitation improved the health status of adults residing at the Orness Plaza public housing development in Mankato, MN. The property is being rehabilitated with American Recovery and Reinvestment Act funds and includes 101 units primarily rented by the elderly. NCHH will compare the health data for individuals before and after the rehabilitation, and will also collect environmental samples before and after rehabilitation to assess changes in indoor environmental quality.

The development will meet the Enterprise Green Communities Criteria as adapted by Minnesota, which includes standards for eight areas, including integrated design process, location and neighborhood fabric, site, water conservation, energy conservation, materials and resources, healthy living environment, and operations and maintenance.

The senior population is increasing: In 2006, there were an estimated 37 million people age 65 and older and that population is expected to rise to 71.5 million by 2030, representing nearly 20 percent of the population. If this study finds residents are healthier afterwards, it might lead to similar investments in other complexes nationwide, help contain health care costs, and alleviate later-life suffering.
Windows of Opportunity: Preventing Child Residential Lead Exposure by Window Replacement

**Project Funder:** National Institute of Environmental Health Sciences

**Project Partners:** New York University School of Medicine

With funding from the National Institute of Environmental Health Sciences (NIEHS), the New York University (NYU) School of Medicine and NCHH together with the health departments in New York City and Utica, are exploring window replacement in older homes as a means for preventing childhood lead exposure and increasing energy efficiency. The project aims to integrate lead-safe window replacement with weatherization activities (e.g., duct sealing and high-density insulation). The research team will also document costs and evaluate potential benefits. The goal is to document health and energy gains of lead-safe window replacement, compared to houses that have window repairs or weatherization without any window work.

Lead paint hazards in older homes, including deteriorated lead paint and lead-contaminated dust and soil, are the most common cause of lead exposure. Lead-contaminated dust can be ingested by children as they crawl or play on the floor. Friction surfaces on old single-pane windows are a major cause of lead dust hazards, and inefficient windows are a major cause of excessive home energy use.

Combining lead-safe window replacement with other weatherization activities could reduce energy bills by 50% and could also reduce the risk of asthma and other housing-related health risks (Nevin and Jacobs, 2008).

Homes enrolled in the study will undergo the following upgrades:

- Replacement of all single-pane windows with Energy Star windows
- Stabilization of any significantly deteriorated paint
- Specialized cleaning to remove any lead-contaminated dust
- Dust wipe tests to confirm absence of lead dust hazards after cleanup

Traditionally, Weatherization Assistance Programs have not addressed windows because other modifications to homes are thought be more beneficial from an energy perspective. Similarly, lead poisoning prevention programs have not incorporated use of energy-efficient windows due to the increased expense. Despite the fact that both programs are often performing similar work, weatherization and lead poisoning prevention officials have not often collaborated. The project is promising, because the strategy is to build on weatherization, lead hazard reduction, and other housing research to promote a whole-house approach to energy and health.

**Single-Pane Glass and Lead Paint on Interior Window Surfaces**

<table>
<thead>
<tr>
<th>Housing Year Built</th>
<th>Percent of Housing Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pre-1940</td>
<td>80%</td>
</tr>
<tr>
<td>1940–1959</td>
<td>70%</td>
</tr>
<tr>
<td>1960–1977</td>
<td>60%</td>
</tr>
</tbody>
</table>

*Single-Pane Glass in Most Windows*
*Lead Paint on Interior Window Surfaces*

[www.ricknevin.com](http://www.ricknevin.com)
Moving Into Green Healthy Housing—The Yield in Reduced Medical Care Costs and Improved Health: The “MIGHHTY” Study

Project Funder: U.S. Department of Housing and Urban Development
Project Partners: UIC School of Public Health; Brinshore Development; Center for Neighborhood Technology

In April 2009, HUD awarded a Healthy Homes Technical Studies grant to the University of Illinois-Chicago (UIC). NCHH, through a sub-grant, is examining the health and monetary benefits that may be realized when low-income residents move from distressed unhealthy housing into green affordable healthy housing. Specifically, NCHH and UIC are conducting a retrospective analysis of Medicaid expenditures before and after residents of Chicago public housing moved into new housing that met green and healthy housing specifications. Those green and healthy housing upgrades include integrated pest management, control of excess moisture through building envelopes and condensation, and indoor air quality improvements. This is the first time that a study will assess the economic benefits of healthy housing in the U.S.

The study enrolled more than 250 households previously residing in Chicago public housing (now demolished) that was known for its increased prevalence of asthma, respiratory health problems, lead poisoning, and injuries, who are now living in new, green, low-income housing (the “study group”). The study also enrolled 85 residents living in non-green low-income housing as a comparison group. The study hypothesis is that moving into affordable green and healthy housing is associated with improved health and savings in health care expenditures for the occupants and for the Medicaid program.
Home Energy Consumption by Year-Built
(2005 RECS Data)

Preschool Blood Lead Prevalence

- Per Household Member (million Btu)
- Per Square Foot (thousand Btu)

www.ricknevin.com
Watts and Well-Being: Do Residential Energy Conservation Upgrades Improve Health?

Project Funder: U.S. Department of Housing and Urban Development
Project Partners: Center for Neighborhood Technology; Action for Boston Community Development; Enterprise Community Partners

In 2009, HUD awarded NCHH a grant to study the health improvements related to common energy improvement measures. Energy conservation efforts in residential structures are increasing in size and scope, because one-fourth of the nation’s energy consumption is associated with building operation. Early efforts to improve energy conservation may have inadvertently resulted in mold, moisture, and other indoor environmental problems, yet recent energy conservation studies suggest that health actually may be improved by energy upgrades to buildings.

NCHH is conducting the study in single-family and small multi-family homes in Boston served by the federal Weatherization Assistance Program, in large multi-family buildings in Chicago treated with utility funds for energy retrofits, and in large multi-family buildings in New York receiving weatherization funding. We will administer health questionnaires through interviews before work and one year after work. Final results are anticipated in 2012.

Fast Facts on Energy Efficiency:

- Well-executed energy retrofits have resulted in improvements in self-rated health, reduction in days off from school and work, and fewer visits to the doctor.
- Tightening a home without counter-measures for adequate outside air exchange can degrade indoor air quality, and increase asthma, allergies, and other respiratory ailment risk factors.

This project provides a unique opportunity to compare data on the health of families before and after energy conservation retrofits. The study is particularly important now, as many local governments are accelerating energy efficiency programs as part of climate change initiatives.

Research – p18


7 ibid.
Publications

Healthy and Safe Homes: Research, Practice, and Policy explores connections between housing conditions and health, and proposes holistic, sustainable strategies for making healthy housing a reality for people of all income levels. Published by the American Public Health Association and edited by NCHH executive director Rebecca Morley, Angela Mickalide of Safe Kids Worldwide, and Karin Mack of the U.S. Centers for Disease Control, the book draws perspectives from leading scientists, public health experts, housing advocates, and policy leaders. The book’s 10 chapters offer practical tools and information for public health and housing practitioners and policy makers.³

Journal of Public Health Management and Practice: Healthy Homes Supplement
In December 2007, NCHH and the CDC convened the Healthy Homes Expert Panel Meeting: Peer Review of Intervention Studies. National and international experts weighed the strength of scientific evidence on a variety of housing interventions and their effects on health and the environment. Each of the five expert panels covered a different area within the field of healthy housing including interior biological agents (e.g., mold and pests), chemical agents (e.g., pesticides and lead), structural deficiencies (e.g., safety hazards), and neighborhood-level hazards (e.g., crime and noise). Drawing from this panel, NCHH published a report in 2009 describing the interventions that have sufficient evidence to move toward implementation, identifying gaps in existing research, and prioritizing needs for additional intervention research.

The panel’s work led to a special issue of the Journal of Public Health Management and Practice, dedicated to healthy housing. The healthy homes supplement provides specific, relevant information that will enhance the development of more healthy homes programs and lead to healthier communities, and an overall healthier nation.⁹

³To purchase the book visit: www.nchh.org/store.aspx
⁹To download the articles for free visit: http://journals.lww.com/jphmp/toc/2010/09001#-1750774083ere
Housing in its most basic form shelters us from the elements; yet it provides much more than a roof over our heads. Housing contributes to residential stability, which is linked to improved educational outcomes for children and labor market outcomes for adults.
Housing experts have long recognized the importance of embedding affordable housing efforts into broader community development efforts. Today, for the first time in over a century, practitioners from many other sectors—transportation, public health, and the environment—are seeing the value of joining forces to create healthy, sustainable communities.

Ten years ago, NCHH expanded its original mission of ending childhood lead poisoning to pursue a “healthy homes” approach, which is a comprehensive strategy for addressing environmental health and safety hazards in homes. In addition to being more cost-effective and efficient, the healthy homes strategy has engaged much broader support and produced far greater public health impacts for the people we serve. The transition required new research, new partners, and major investments in capacity building so that the transition could become national in scope. We have learned “what works” to improve public health through housing programs and have disseminated those findings.

Looking ahead, we see that a similar broadening of our viewpoint is needed to best serve families and communities, since housing improvements take place within a broader neighborhood context. Complex arrays of social factors determine an individual’s health. These include for example, the services to which families have access, the safety and economic well-being of neighborhoods, environmental quality, social relationships, and many others. As HUD Deputy Secretary Ron Sims has so clearly stated—“a zip code should not determine a person’s health.”

We at NCHH are committed to ensuring that public health considerations are a key element of neighborhood-based initiatives, such as “sustainable communities,” at the federal, state, and local levels. Nesting our work within this broader context will enable healthy homes strategies to be integrated into housing and community revitalization and more widely valued.

We will bring our research expertise to the challenge of uncovering the complex connections between neighborhood and housing determinants of health, use our findings to drive policy, and translate our findings into practice through training and capacity building.

We look forward to bringing these hallmarks of NCHH’s work to bear by joining our colleagues from the fields of community development, transportation, and the environment to advance healthier and sustainable homes and neighborhoods.
**2010**

<table>
<thead>
<tr>
<th></th>
<th>Unrestricted</th>
<th>Temporarily Restricted</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Revenue and Support</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Grants and contracts</td>
<td>$ 3,416,365</td>
<td>-</td>
<td>$ 3,416,365</td>
</tr>
<tr>
<td>Contributions</td>
<td>$ 30,273</td>
<td>$ 160,000</td>
<td>$ 190,273</td>
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<tr>
<td>Investment income</td>
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<td>-</td>
<td>$ 235</td>
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<tr>
<td>Other revenue</td>
<td>$ 2,831</td>
<td>-</td>
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<tr>
<td>Net assets released from restriction</td>
<td>$ 252,908</td>
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<td><strong>Total revenue and support</strong></td>
<td>$3,702,612</td>
<td>($ 92,908)</td>
<td>$3,609,704</td>
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<tbody>
<tr>
<td><strong>Expenses</strong></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Program</td>
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<td>-</td>
<td>$ 3,510,609</td>
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<tr>
<td>General and administrative</td>
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<tr>
<td><strong>Total expenses</strong></td>
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<td>-</td>
<td>$3,560,779</td>
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|                              |              |                        |            |
| Change in net assets before provision for income taxes | $ 141,833 | ($ 92,908) | $ 48,925 |
| (Benefit) provision for income taxes                      | ($ 5,305) | -            | ($ 5,305) |
| Change in net assets                                      | $ 147,138  | ($ 92,908) | $ 54,230 |
| **Net assets, start of year**                             | $ 501,020   | $ 234,016              | $ 735,036  |
| **Net assets, end of year**                               | $ 648,158   | $ 141,108              | $ 789,266  |

*These statements are for NCHH and our wholly-owned subsidiary, Healthy Housing Solutions.*

Financials – p22
### 2009

#### Revenue and Support

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<th></th>
<th>Unrestricted</th>
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<tr>
<td>Grants &amp; contracts</td>
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<tr>
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<td>Other revenue</td>
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<td>Net assets released from restriction</td>
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<td><strong>Total revenue &amp; support</strong></td>
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<td>($ 45,927)</td>
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#### Expenses

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<td>Program</td>
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<td>-</td>
<td>$ 3,300,114</td>
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<tr>
<td>General &amp; administrative</td>
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#### Change in net assets before provision for income taxes

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<tr>
<th></th>
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<th>Temporarily Restricted</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>for income taxes</td>
<td>$ 1,795</td>
<td>($ 45,927)</td>
<td>($ 44,132)</td>
</tr>
<tr>
<td>(Benefit) provision for income taxes</td>
<td>($ 2,973)</td>
<td>-</td>
<td>($ 2,973)</td>
</tr>
<tr>
<td>Change in net assets</td>
<td>$ 4,768</td>
<td>($ 45,927)</td>
<td>($ 41,159)</td>
</tr>
<tr>
<td><strong>Net assets, start of year</strong></td>
<td><strong>$ 496,252</strong></td>
<td><strong>$ 279,943</strong></td>
<td><strong>$ 776,195</strong></td>
</tr>
<tr>
<td><strong>Net assets, end of year</strong></td>
<td><strong>$ 501,020</strong></td>
<td><strong>$ 234,016</strong></td>
<td><strong>$ 735,036</strong></td>
</tr>
</tbody>
</table>
We thank our Board of Directors for its countless hours of volunteerism, financial support, and commitment to our mission.

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Scientific Advisory Committee – p27
NCHH thanks all of its funding partners for their outstanding support and service to the healthy homes movement. In 2009–2010, NCHH received grant funding and in-kind support from the following organizations:

Blue Cross and Blue Shield of Minnesota Foundation
Brand Resources Group
Chatham Hill
The Annie E. Casey Foundation
The California Endowment
Dechert LLP
The Home Depot Foundation
The Kresge Foundation
NeighborWorks America
Robert Wood Johnson Foundation Commission to Build a Healthier America
The Oak Hill Fund
The Wachovia Foundation
U.S. Centers for Disease Control and Prevention
U.S. Department of Housing and Urban Development
U.S. Environmental Protection Agency
Quality affordable housing improves the health and vitality of neighborhoods and is critical for vulnerable populations, such as older adults, the infirmed, and children.