Agenda

1. Health Outcomes
2. Older Adults Homeowners
3. Available Resources
4. Questions and Answers
Health Outcomes

Cardiovascular Disease
Cognitive Decline
Kidney Disease
Cardiovascular Disease

“Low-level lead exposure and mortality in US adults: a population-based cohort study”

Prof Bruce P Lanphear, MD, Stephen Rauch, MPH, Peggy Auinger, MS, Ryan W Allen, PhD,
Prof Richard W Hornung, DrPH  Open Access Published:March 12, 2018DOI: https://doi.org/10.1016/S2468-2667(18)30025-2

Interpretation of Findings

Low-level environmental lead exposure is an important, but largely overlooked, risk factor for cardiovascular disease mortality in the USA. A comprehensive strategy to prevent deaths from cardiovascular disease should include efforts to reduce lead exposure.
Cardiovascular Disease

Researchers found that adults age 44 and older with high lead levels (6.7 µg/dL) had a 37 percent greater risk of death from any cause and 70 percent greater risk of death from cardiovascular disease than those without elevated blood levels.
Cognitive Decline

“Cumulative Lead Exposure and Prospective Change in Cognition among Elderly Men: The VA Normative Aging Study”


Interpretation of Findings

The data suggest that higher bone lead levels, which indicate lead exposure accumulated over many years, are associated with a steeper decline over time in performance on the Mini Mental Status Exam test among elderly men who were exposed to lead in places other than their work place
Cognitive Decline

Men with higher levels of lead in their bones showed cognitive declines comparable to aging five years. Participants of this study had not encountered occupational exposure to lead, causing researchers to conclude the lead exposure was community based, likely in their homes, over the course of their adult lives.
**Kidney Disease**

“Lead-related nephrotoxicity: A review of the epidemiologic evidence”

E.B. Ekong; B.G. Jaar; V.M. Weaver (author info), Kidney International, Vol. 70, Iss. 12, 2 December 2006, pp. 2074-2084

**Interpretation of Findings**

Data indicate that lead contributes to nephrotoxicity, even at blood lead levels in adults below 5 lg/dl. This is particularly true in susceptible populations, such as those with hypertension, diabetes, and/or chronic kidney disease. Low socioeconomic status is a risk factor for both lead exposure and diseases that increase susceptibility.
Model-based estimates for chronic kidney disease among adults aged >=18 years – 2016

The darker the color on the map, the higher the prevalence

500 Cities Project
CDC, Division of Population Health
Model-based estimates for coronary heart disease among adults aged >=18 years – 2016

The darker the color on the map, the higher the prevalence.

500 Cities Project
CDC, Division of Population Health
Who We Are

Empowering and Strengthening Ohio’s People is a non-profit HUD-approved housing and financial counseling agency.

Our Mission

Helping adults in all stages of life achieve and maintain financial wellness and housing stability.

Our Vision

ESOP envisions a community in which everyone has economic opportunity, a safe place to live and financial stability.
ESOP’S INTEGRATED SUITE OF SERVICES

Financial Workshops

- Foreclosure Prevention Counseling
- Financial Counseling & Coaching
- Benefit Assessments
- Free Income Tax Prep
- Property Tax Loans
- Property Tax Counseling
- Matched Savings Accounts
- Accessibility Modification Grants/Loans
- Vision Screenings
2018 SFEI DEMOGRAPHICS

Average client annual income
$13,907.58

Gender
- Female: 79%
- Male: 21%

Age
- 55-65 Years Old: 33%
- 66-80 Years Old: 49%
- 81+ Years Old: 18%

Race
- Asian/Pacific Islander: 1%
- American Indian: 1%
- White: 24%
- Black/African American: 74%
Female
African American
Lives alone
Earning an average of $13,907.58 per year
Often a caregiver or care recipient
Typically between 60-80 years old
High debt
Payday loans (or other predatory loans)
Victim of financial exploitation
No (or very little) equity in home
Home in need of repairs and/or accessibility modifications
Delinquent on property taxes – often at risk of foreclosure
No savings
Increasing health care costs
Rarely presents with only one problem
Why Don’t People Move?

Unable to Afford to Move

- Underwater on mortgage
- Mortgage is paid in full, but unable to pay for basic needs
- Typically needs more repairs than just those contributing to levels of lead

Unwilling to Move

- Would much rather to continue to stay in their home of many years than to relocate due to lead
- In denial of any lead or deny the risks associated with elevated levels of lead
SENIOR HOMEOWNER ASSISTANCE PROGRAM - SHAP

Applications Are Taken By The City Of Cleveland, Department Of Aging

Applicant Requirements:

- City Of Cleveland, Low Income Seniors and Disabled Homeowners
SENIOR HOMEOWNER ASSISTANCE PROGRAM - SHAP

Applicant Requirements:
Seniors - 60 Years Of Age And Older
SHAP Assistance Is Provided In The Form Of A Grant
One Critical Health & Safety Repair, Once Every Ten Years
SENIOR HOMEOWNER ASSISTANCE PROGRAM - SHAP

Applicant Requirements:

• Within Income Guidelines
• Own And Occupy Home Minimum Of One Year
Applicant Requirements:

Property Taxes Current or

Current On Approved Tax Payment Plan, Minimum Of Three Payments Made
Household Size Income Limits

1 - $17,350
2 - $19,800
3 - $22,300
SENIOR HOMEOWNER ASSISTANCE PROGRAM - SHAP

Home Must Be:

In Need Of A Critical Health & Safety Repair

A One Or Two Family Dwelling

In The Name Of The Applicant(s)
Eligible Repairs Include:

• Roof And Gutters
• Porch
• Whole House Electrical
• Whole House Plumbing
• Wheelchair Ramp Or Lift
SENIOR HOMEOWNER ASSISTANCE PROGRAM - SHAP

Average Grant Amount

Single Family Home - $12,000

Two Family Home - $14,000
REPAIR A HOME - RAH

Assistance Provided To The Primary Residence Of City Of Cleveland, Low To Moderate Income Homeowners

Home Must Be Owner Occupied

Homeowner Must Own And Occupy Home Minimum Of One Year
REPAIR A HOME - RAH

Loan Overview:

Applications Are Taken By The City Of Cleveland Department Of Community Development, Division Of Neighborhood Services

Assistance Is Provided Through A Loan

Interest Rates Range From 0%-3%
REPAIR A HOME - RAH

Loan Overview:

Loan Repayment Terms Range From 5-30 Years
Applicant Must Meet A Debt To Income Ratio
No Active Liens Against Home
REPAIR A HOME - RAH

Loan Overview:

Property Taxes Must Be Current
Home Must Be A One Or Two Family Dwelling
Repairs Must Address Code Violations
REPAIR A HOME - RAH

Household Size Income Limits

1 - $39,600
2 - $45,250
3 - $50,900
REPAIR A HOME - RAH

Maximum RAH Cost

Single Family Home - $60,000

Two Family Home - $80,000
Third Party Programs

Third Party Programs - Administered Through Community Housing Solutions

• Furnace Repair
• Furnace Replacement
• Hot Water Tank Replacement
• Gutter Cleaning
FURNACE & HOT WATER TANK REPLACEMENT PROGRAM

Grant Assistance To Low Income City Of Cleveland Homeowners
Must Be Owner’s Primary Residence Minimum Of One Year
Must Be One or Two Family Dwelling
Assistance Only Provided To Owner Occupied Unit
FURNACE REPAIR

Grant Assistance To Low Income City Of Cleveland Homeowners
Minor Furnace Repairs
Must Be Owner’s Primary Residence Minimum of One Year
Must Be One or Two Family Dwelling
Assistance Provided To Owner Occupied Unit
FURNACE & HOT WATER TANK REPLACEMENT and FURNACE REPAIR PROGRAMS

Household Size Income Limits

1 - $24,750
2 - $28,300
3 - $31,850
GUTTER CLEANING PROGRAM

Gutter Cleaning Assistance in the form of a grant to low income City of Cleveland seniors and disabled

**Household Size Income Limits**

1 - $17,350
2 - $19,800
3 - $22,300