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Cleveland's Lead Safe Home Fund Receives \$5 Million Investment from CareSource for Lead Poisoning Prevention

Health insurer investment to support area landlords in creating lead safe properties

(DAYTON, OH – January 12, 2021) — CareSource, Ohio's largest managed care organization, has committed \$5 million to the Lead Safe Home Fund (the Fund) to provide Cleveland families and property owners with the resources they need to make homes lead safe. The need for this investment is critical as Cleveland's lead poisoning rates are nearly four times the national average. This unprecedented investment by a managed care organization to make homes lead safe repair loans brings the total pool of dollars in Lead Safe Home Fund to more than \$25 million.

"Housing quality has a profound impact on health and CareSource is proud to protect the citizens of Cleveland from lead hazards by investing in the Lead Safe Home Fund," said Steve Ringel, CareSource Ohio Market President. "Ensuring the homes of our most vulnerable neighbors are lead safe demonstrates our commitment to creating a culture of health for our members."

Created by the <u>Lead Safe Cleveland Coalition</u> (the Coalition), the Fund is designed to support effective, enforceable, and equitable solutions in lead safety for qualifying property owners and families in Cleveland. Over the past two years, the Coalition has expanded to more than 450 members, all working to bolster implementation of the <u>City of Cleveland Ordinance 747-2019</u>, the groundbreaking law that requires rental units built before 1978—90% of Cleveland's housing stock—to be certified as lead safe beginning in March 2021.

Preventing exposure—by creating lead safe homes—is imperative for ensuring a foundation for success. Investment in primary prevention is not just the right thing to do; it includes sound fiscal policy with benefits that far exceed its cost. For children born in a single year, lead exposure will cost Ohio nearly \$3 billion in reduced productivity, premature mortality, added healthcare, education, criminal justice, and social assistance costs.

"Lead poisoning is a public health crisis with a housing solution. When healthcare and community leaders like CareSource invest in projects like this, they are underscoring that safe housing improves health outcomes," said Mark McDermott, vice president and Ohio market leader, Enterprise Community Partners, and a member of the Lead Safe Cleveland Coalition Steering Committee. "Today's announcement is both a commitment to Cleveland's future as well as an invitation to public and private investors, from all sectors, to join us in this critical effort."

The Fund has a five-year goal to raise \$99.4 million to supports two primary functions: a spectrum of lead safe home loans and grants and a resource center to facilitate system navigation, workforce development, and resident services. Over five years, the Coalition estimates that the Fund will support 90,000 families, remediate 25,000 homes, and train 1,000 workers.

Lead is an environmental toxin that affects the brain, heart, bones, kidneys, and nervous system. There are no safe levels once it is in the bloodstream. Lead exposure, even at low levels, can damage a developing brain and cause lifelong problems affecting education, behavior, and health—and children younger than six are especially vulnerable to lead poisoning. Lead-based paint and leaded dust are the primary causes of lead poisoning in Ohio.

In Cleveland, the crisis is even more severe in neighborhoods like Glenville and Clark-Fulton, where a disproportionate number of children of color live. In fact, a <u>recent Case Western</u>

Reserve University study found that Cleveland children with elevated blood-lead levels were 27 percent less likely to be on-track for kindergarten; 34 percent more likely to be incarcerated as adults; and more likely to have relied on public assistance programs by age 23 than their non-exposed peers.

CareSource's \$5 million investment will be administered as loans on behalf of the Coalition by CHN Housing Partners, and will be made available to eligible landlords and property owners to make lead safe home repairs and interim control improvements. Repairs include paint film stabilization (repainting), treatment to minimize friction, treatment to prevent impact, cover to prevent chewing, specialized cleaning, covering, restricting access to other sources of lead, and more. These types of interim control improvements are a proven best practice to protect children from lead poisoning. In Rochester, NY, similar interim control changes decreased childhood lead poisoning by nearly 90 percent over a span of 10 years.

"We can't thank CareSource enough for this pioneering investment and for recognizing the Coalition's impactful work to protect Cleveland's children from lead poisoning," said Kevin J. Nowak, executive director of CHN Housing Partners. "We are prepared to deploy this investment to landlords, manage the construction process, generate demonstrable results, and show other communities across the nation the type of innovation that is possible when health and housing organizations work together. When we invest in housing, we can improve health outcomes and equity."

About CareSource

CareSource is a nonprofit, multi-state health plan recognized as a national leader in managed care. Founded in 1989, CareSource administers one of the nation's largest Medicaid managed care plans and offered a lifetime of access to care through health insurance, including Medicaid, Health Insurance Marketplace, Medicare Advantage and dual-eligible programs. Headquartered in Dayton, Ohio, CareSource serves 2 million members in Georgia, Indiana, Kentucky, Ohio and West Virginia. CareSource understands the challenges consumers face navigating the health system and is transforming health care with industry-leading programs that improve the health and well-being of our members.

For more, visit www.caresource.com [caresource.com], follow @caresource.on Twitter [twitter.com], or like CareSource on Facebook [facebook.com].

About Lead Safe Cleveland Coalition

The Lead Safe Cleveland Coalition is an inclusive, public-private partnership founded to address lead poisoning. This approach protects Cleveland's children by merging smart, adaptable public policies; knowledgeable agencies willing to collaborate; proven community programs and leaders; and public and private sector accountability. With community voice embedded in all aspects, the Coalition is working on: 1) Supporting and measuring the City of Cleveland's Lead Safe Certificate system, 2) Developing a lead safe workforce, 3) Rolling out a public awareness campaign, 4) Advocating for state and federal lead safe policies and resources, 5) Securing investments into the Lead Safe Home Fund, and 6) Launching the Lead Safe Resource Center (administered by Environmental Health Watch) and Home Loans and Grants (Today, the Coalition has over 450 members and six working committees and continues to grow. Website: www.leadsafecle.org. Email: info@leadsafecle.org. Social Media: @LeadSafeCLE, #LeadSafeCLE.

About CHN Housing Partners

Founded in 1981, CHN Housing Partners is a large-scale affordable housing developer and housing service provider that works with its partners to solve major housing challenges for low-income people and underserved communities in Ohio, Michigan, Pennsylvania and New York. CHN partners with utility companies, financial institutions and public agencies to manage and deliver large-scale housing resources. CHN also partners with people—low-income individuals, families, seniors, the disabled and the homeless—to improve their housing stability. CHN's impact in Cleveland includes 2,500 new homeowners, the housing stability services it provides annually to nearly 40,000 individuals, and the development of 6,500 new homes. CNH is a chartered member of the NeighborWorks America Network.