Model Healthy Homes Policies

This document provides a brief overview of select model healthy homes policies. The policies are broken into nine categories: (1) Education Programs; (2) Court Based Enforcement Programs; (3) Rating and Uniform Data Systems; (4) Proactive Rental Inspection, Abatement, and Certification Programs; (5) Alternative Enforcement Programs; (6) Laws Addressing Specific Indoor Environment Hazards, (7) Community and Population Based Intervention Programs; (8) Program Financing; (9) Federal Strategies; and (10) Insurance Programs. The policies originated in the United States, as well as international standards and programs. Notably, this document does not include Illinois programs, which are more thoroughly explored in the accompanying Regulatory Scheme, Landmark Litigation and Stakeholder Outreach documents.

1. Education Program

Radon Hotline at Kansas State University (KSU): National Hotline for Radon Information. The Radon Hotline primarily provides technical assistance for callers who have tested their home and received a positive test result in their radon testing. Callers are looking for information on how to mitigate their radon issue. KSU keeps detailed records of all calls through Microsoft Access.

2. Court Based Enforcement Program

Philadelphia Lead Court: Prosecuting Offending Property Owners. The lead court addresses cases involving a property owners’ noncompliance with the city’s lead hazard remediation. City prosecutors are trained on childhood lead exposure and poisoning, lead poisoning prevention, and treatment. If a property fails to come into compliance, a hearing date is set and the property owner must appear in court or face hefty fines. In court, the property owner may be ordered to remediate the problem, pay fines to the city, or pay for the Philadelphia Department of Public Health to remediate the issue, among other possible outcomes. Those who appear in court receive educational information about lead and financing information, including the availability of grants from HUD and local, low-interest loans to assist lower income homeowners with lead remediation. Studies show that Lead Court has been successful in increasing the compliance of properties with lead hazards. See Campbell C., “Philadelphia’s Lead Court is Making a Difference” Journal of Health, Public Policy and Law (Duke University Press, 2013).

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1 This document was created for the Healthy Homes Healthy Communities Initiative by law, medical and public health students enrolled in the Health Justice Project at Loyola University Chicago School of Law during spring 2014, including Emily Coffey, Ali Gross, Carlos Minaya, and Paige Steffen, under the supervision of Professor Emily Benfer, Professor Dhrubajyoti Bhattacharya, and Allyson Gold. The students built upon research completed during summer and fall 2013 by Loyola University Chicago School of Law student, Amanda Crews Slezak. Ms. Slezak received a stipend from Loyola University Chicago's Strategic Planning Initiative to undertake the work. Ms. Slezak's work product is available through Professor Anita Weinberg, Director of the ChildLaw Policy Institute, Loyola University Chicago School of Law.
3. Health Rating and Uniform Data Systems

San Francisco, CA: Uniform Data Standard. The City is working to create a Code For America, a reportable, uniform data standard for housing code violations. This will be available online, and nearly a dozen municipalities have signed on to assist. See Badger, Emily, “It’s About to Get Much Easier to Dig Up Your Apartment’s Deep, Dark Secrets.” The Atlantic Cities (2013), available at www.theatlanticcities.com/housing/2013/06/soon-youll-know-your-apartment-buildings-deep-dark-secrets/6013/


Boston, MA Residential Inspection Ordinance: Chronic Offender Point System Regulates Frequency of Inspection. Rental property in Boston is inspected every 5 years unless the landlord is a chronic offender. The chronic offender point system tracks housing violations for noxious, noisome, or unsanitary conditions, and also tracks police calls for arrestable offenses. Those who are in violation are provided a management plan to fix the property and are assigned a point value. Owners who have accrued a certain number of points are classified as chronic offenders and must request an inspection of each rental unit once every three years. Boston also maintains an online, searchable Chronic Offenders Registry that includes a list of landlords who regularly fail to correct problems.²

4. Proactive Rental Inspection, Abatement and Certification Programs

Property Owner Licensing Programs

Washington, DC Rental Housing Business License: Required for All Landlords. Landlords must obtain a license to rent their properties, and they must allow an inspection of the property to determine its compliance with building and housing codes. If there is a child in the home, it also requires rental property owners to obtain a clearance report from a licensed professional that there is no lead hazard or deteriorated paint in any pre-1979 building.³

Grand Rapids, MI Rental Property Program: Landlord Registration and Certification Required. This Program requires owners to register all rental property and to receive a rental certificate. Certificates are offered every 2, 4, or 6 years, depending on the owner’s compliance. Grand Rapids also provides online access to its list of registered properties, allowing prospective

³ D.C. Mun. Regs. Tit. 14, § 200
tenants to find out whether their property is registered and in compliance. For more information, see http://grcity.us/community-development/Code-Compliance-Division/Pages/Rental%20Properties.aspx.

**Boulder, CO: Landlord Licensing and Inspection Required.** This program requires landlord licensing prior to a tenancy and requires inspection at registration and license renewal (every 4 years), and upon transfer of ownership. If deficiencies that cannot be corrected before a tenant moves in are found, the owner may apply for a temporary license issued for a limited time if the number and severity of violations does not constitute an imminent health or safety hazard to the occupant or public.

**Baltimore County, MD: Landlord Licensing and Inspection Required.** This program requires landlords to be licensed, and requires properties to be inspected every 3 years. It also requires property owners to contract with licensed home inspectors for inspections, not municipal officials.

**Howard County, MD Property Maintenance Code for Rental Housing: Adopts the International Property Maintenance Code.** A Rental Housing License is required before a property is rented, and the property must pass inspection or it cannot be rented. Violation of the Code is a misdemeanor, allowing for imprisonment of up to 30 days and a fine of up to $1000, and each day the code is violated is a separate offense.

**Kansas City, MO Residential Rental Registration and Inspection Program: Exterior Inspections and Interior Inspections for Vacant Units.** This program inspects only exteriors of buildings, yards, and common areas in multi-unit buildings. It only inspects the interior of vacant dwelling units. The program requires annual rental registration, and certificates of compliance are valid for 2 years.

**Pasco, Washington Rental Inspection Licensing Ordinance: Landlord Licensing and Inspection Required.** Landlords must be licensed in order to rent any residential property. Certification requires a biannual inspection by one of the following: a city code enforcement officer, a HUD inspector, a certified private inspector approved by the city, a WA licensed structural engineer, or a WA licensed architect. Private inspectors are not required to report code violations or denials of certificates. The certificate of code compliance does not include specifics about the inspection or remedied violations. Fines of up to $500 per day are allowed if an unlicensed owner rents an apartment, and anyone with a business license who is also out of compliance with the ordinance may lose that license.

**Sacramento’s Rental Housing Inspection Program: Randomized Annual Inspections with a Self-Certification Program for Responsible Landlords.** This began as a pilot rental housing

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5 Boulder, Colo. Rev. Code of Ordinances § 10-3-2
7 Howard County Property Maintenance Code for Rental Housing, §3.700.
8 Kansas City, Mo. Code of Ordinances § 56-352.
9 Pasco, WA Municipal Code, §5.78.
inspection program targeting 2 neighborhoods with a large number of rental units and a high incidence of code violation cases, and later expanded citywide. The funding for the pilot program relied on penalties to sustain the program, but the program quickly became underfunded because property owners came into compliance more quickly than expected. The citywide program now has a fee schedule in addition to fines against delinquent property owners. The program makes available a self-certification program for responsible property owners. Those enrolled are required to inspect their units annually and with each change of tenancy. Participants must make necessary repairs to comply with the housing code, complete a self-certification form for each unit, and provide a copy of the form to tenants. Rental units in this program are subject to random inspections.\textsuperscript{10}

**Seattle, WA Rental Registration and Inspection Ordinance.** This program will be phased in through 2016, beginning with properties with large properties and eventually including all rental properties. A certain percentage of units are inspected, based on the number of units. In developing the Ordinance, the Department of Building Inspections created a Residential Rental Property Licensing and Inspection Stakeholder Group, which issued recommendations for the Rental Registration and Inspection Ordinance. This Group met about a dozen times over 6 months with the assistance of a professional facilitator and mediator.\textsuperscript{11} All input was documented and can be viewed here: http://sacramento.granicus.com/MetaViewer.php?view_id=22&clip_id=3277&meta_id=399614.

**Hazard Specific Inspection Programs**

**Maine Center for Disease Control & Prevention: Requires Landlords to Test for Radon in All Rental Units.** New state Radon laws require all landlords to test for radon in rental properties by March 1, 2014. Maine is the only state to require all states to test for radon in rental properties.\textsuperscript{12}

**Detroit, MI Lead Program: Lead Abatement Required Prior to Rental.** Landlords must obtain a Lead Clearance for all rental properties before they can be rented. This protects children from being exposed to hazards proactively. Inspections are completed by the City of Detroit Buildings and Safety Engineering Department. If a landlord rents an apartment without receiving a Lead Clearance, they face fines between $500-$2,000 for the first offense, and $2,000-$8,000 for each additional offense.\textsuperscript{13}

**New York City’s Lead Poisoning Prevention and Control Act: Lead Abatement or Disclosure Required.** Owners must investigate dwelling units for lead-based hazards and address any hazards of which the owner knows, or should know. The owner must also notify occupants of known lead hazards and take abatement action if a child resides, or is expected to reside, in the dwelling. All remediation work must be performed according to the safe work practices outlined in the Act.\textsuperscript{14}

\textsuperscript{10} Sacramento, CA Municipal Code § 8.120.  
\textsuperscript{12} 14 M.R.S.A. § 6030-D.  
\textsuperscript{13} Detroit City Code Chapter 9, Article 1, Division 3.  
\textsuperscript{14} N.Y.C. Admin. Code § 27-2056.4
San Francisco, CA: Home Visits for Asthmatic and Lead Poisoned Children. This program inspects interior of dwelling units if a tenant complains or if it is concluded that an interior inspection is necessary to determine whether a housing code violation exists. The public health department also conducts home visits inspections for asthma patients and lead poisoned children who are referred by health providers to conduct a one-time home survey.\(^\text{15}\)

**Other Proactive Rental Inspection Programs**

St. Louis Inspection Program: Certificate of Inspection with Every Change in Tenancy. St. Louis requires a certificate of inspection with every change in tenancy in some housing conservation districts. This has been in effect since 1986 and was recently expanded to cover the entire city in 2012 because it was successful in sustaining and improving rental-housing stock. More information is available here [www.stlcitypermits.com/PublicPermits.aspx](http://www.stlcitypermits.com/PublicPermits.aspx).

Greensboro, NC Proactive Rental Inspection Program: Defunct Program Provides Valuable Data. This program is no longer active. Previously, the North Carolina legislature authorized periodic inspections of all dwelling units to root out housing code violations. This Program was drastically undercut in 2011 after the legislature preempted the city’s authority to operate the program, requiring instead that the city have reasonable cause to suspect a substandard condition exists in a unit. However, this program does provide valuable data. See Mulligan, C., “New Periodic Inspections Law Brings New Requirements and Legal Risks.” *The Public Servant* (2012) available at [http://governmentandpublicsector.ncbar.org/newsletters/publicservantfebruary2012/periodicinspectionslaw](http://governmentandpublicsector.ncbar.org/newsletters/publicservantfebruary2012/periodicinspectionslaw).

Burlington, VT Observed Exterior Inspections & Reporting: This ordinance requires that the city maintain an annual apartment registry, bill and collect rental unit registration fees, inspecting rental housing units, enforcing minimum housing standards, issuing certificates of compliance to landlords, and funding tenant and landlord advocacy services.

5. Alternative Enforcement Programs

Los Angeles Systematic Code Enforcement Program: Rent Withholding and Property Liens Incentivize Landlord Compliance. Dwelling units are inspected every 3 years by a municipal inspector. If a building does not come into compliance with the housing code, the property is placed in the Rent Escrow Account Program (REAP). REAP tenants receive a rent reduction for the cited violations and are given the option of paying their rent into an escrow account or to the landlord. The city records REAP as a lien on the property (potentially affecting refinancing or the sale of the property), which is cleared only when the property owner comes into compliance with the housing code. The program also has a Tenant Relocation Assistance Program that entitles tenants to financial assistance from their landlords to find new housing if there are significant code violations. The city also works with local nonprofits to provide landlord education to those involved in the REAP program. Additionally, community based organizations visit selected homes prior to lead inspections, educating tenants on lead hazards.

\(^\text{15}\) San Francisco, Cal. Housing Code § 303(a).
and lead safe practices, and walking them through the inspection process (making them more likely to allow inspectors).\textsuperscript{16}

**Los Angeles Interprofessional Inspection Pilot Program.** The medical-legal partnership between Los Angeles Neighborhood Legal Services and St. John’s Health Center designed a pilot inspection project to improve the health of low-income tenants in Los Angeles. Ten multi-family dwellings were selected for inclusion in the coordinated, interprofessional pilot inspection program. Under the program, the inspection unfolds in stages. First, a tenant organizer meets with building residents to form relationships and educate about healthy housing practices and the purpose of building inspection. At the time of inspection, an inspector from Los Angeles County Department of Public Health visits the building to inspect as many units as possible. At the same time, a health promoter will meet with as many tenants as possible to collect health data. Afterward, Los Angeles County will send the results of the inspection to attorneys at Neighborhood Legal Services. Attorneys may accompany inspectors for re-inspection of the unit to ensure compliance. Attorneys may also assert tenants’ rights to reasonable accommodation and/or defend in eviction action, if necessary.

**New York City Childhood Lead Poisoning Prevention Act: Alternative Enforcement Program.**\textsuperscript{17} This Act creates a framework for primary prevention of lead poisoning. The Act strengthens rental inspection requirements and disclosure requirements for home sales. The city is mandated to focus its efforts and resources on communities and areas within communities that have the highest concentration of lead paint, children testing with elevated blood lead levels, and low income families and minority residents. The Act requires investigations by certified inspectors every three years for “lead contained” and “lead-stabilized” properties upon renting/leasing a dwelling. The Act also creates incentives, including tax credits for property owners and state issued bonds for a loan fund to provide resources for low-cost loans for property owners to make their rental units lead-free, lead-contained, or lead-stabilized.

**New York City Safe Housing Act Alternative Enforcement Program (AEP): Correcting Healthy Homes Violations.** This program addresses violations of the housing maintenance code and multiple dwelling law by either forcing the owner to make effective repairs or have the city government do so. Property owners of buildings selected for the program have 4 months after a building is cited to correct violations, pay outstanding charges, and register the property as required. If the owner doesn’t meet these requirements at the end of the period, AEP conducts building-wide inspections, imposes fees and may issue an Order to Correct. The Department of Housing Preservation and Development (HPD) can take action to repair the underlying conditions if the owner fails to do so. The owner must also participate in a course related to building operation and maintenance prior to discharge of the building from the program. All unpaid fees constitute a debt recoverable from the owner and a lien on the building, and upon the rent and other income thereof. In 2011, AEP was amended and it now calls for the addition of a “Healthy Homes” component, specifically identifying work practices related to the correction of mold and vermin violations.

\textsuperscript{16} Los Angeles, Cal. Mun. Code, § 91.8104.4
\textsuperscript{17} N.Y. Pub. Health Law § 1370-a (McKinney).
6. Laws Addressing Specific Indoor Environment Hazards

**Virginia Residential Landlord Tenant (VRLT) Act: Mold Remediation and Disclosure.** The VRLT Act requires that tenants promptly notify landlords of the presence of mold and that the landlord “[m]aintain the premises in such a condition as to prevent the accumulation of moisture and the growth of mold, and to promptly respond to any notices from a tenant.”\(^{18}\) The law sets a timeline for remediation and requires post-remediation inspection. In addition, landlords must disclose the presence of mold within five days of a move-in. If the report discloses mold, the tenant may terminate the tenancy or remain in the unit while the landlord makes repairs. If the mold condition “materially affects the health and safety” of occupants, the landlord must provide, at his or her own expense, a comparable dwelling unit or hotel room. The landlord is responsible for the cost of remediation unless the tenant failed to use reasonable efforts to prevent the growth of mold. The law provides for remedies, damages and injunction.

**Massachusetts State Sanitary Code: Remedies for Chronic Dampness.** The Massachusetts State Sanitary Code defines “chronic dampness” as “the regular and/or periodic appearance of moisture, water, mold or fungi” and requires that property owners maintain the structural elements of a property free from chronic dampness.\(^{19}\) The Sanitary Code is enforced by local agencies that are required to inspect a dwelling upon request and order owners to correct violations within a specified time period. Parties who fail to comply with an order are subject to monetary fines and local enforcement agencies may correct the violation and recover expenses and penalties from the offending parties. Massachusetts public health laws also create a variety of remedies for tenants, including “repair and deduct,” vacate the premises and rent withholding under certain circumstance.\(^{20}\)

**Maine Radon Testing and Disclosure.** The state landlord-tenant law requires landlords to test for radon and disclose the results to tenants, allowing the tenant or landlord to terminate the tenancy if elevated radon levels above 4.0pCi/L are reported. All rental properties must be tested by March 1, 2014 and every 10 years thereafter if requested by a tenant. A radon professional registered with the state must conduct the test, unless certain conditions are met allowing the landlord to conduct the test.\(^{21}\) The state’s radon registration law requires notice of testing and reporting to the state health department of testing and testing results. Violations of radon testing requirements constitute a breach of the implied warranty of habitability and may result in fines. Tenant remedies allowed under landlord-tenant law are available to tenants when a condition, such as high radon levels, renders the unit unfit for human habitation.

7. Community and Population Based Healthy Homes Interventions

**Mt. Sinai Hospital Community Health Programs.** Sinai’s programs are based on scientific health needs assessment surveys conducted by urban epidemiologists at Sinai Urban Health Institute. Sinai states that they conducted the most comprehensive, door-to-door health needs assessment ever done in Chicago at the neighborhood level. Sinai shared the health assessment

\(^{18}\) Virginia Code §55-248.13, 16
\(^{19}\) 105 CMR §410.020.
\(^{20}\) MGL c. 111, §127L, MGL c. §239, 8A.
\(^{21}\) 14 MRS §6030-D(1),(5); 22 MRS §771-784.
findings with local residents and community groups, forging interventional partnerships. With these community partners, Sinai confirmed the need for education and other interventions for asthma, obesity, diabetes and breast cancer. Through its community-based asthma education interventions, Sinai demonstrated that for every $1 invested in community health educators, up to $14 in acute care services can be avoided. This means that families are less likely to seek emergency services for their asthmatic children because the asthma is better managed. For more information, see http://www.sinai.org/about-sinai/community-programs.

**Promoting Healthy Homes for Women, Infants, and Children (WIC) Enrolled Families in San Francisco.** WIC families with children less than three years of age were selected for this pilot project. The services provided to the participating families include: (1) education on environmental hazards and tenant rights; (2) home assessment to identify and prevent hazards; (3) assistance to remediate the identified hazards; and (4) dissemination of information about economic resources. For more information, see http://www.sfdph.org/dph/files/EHSdocs/ehsCEHPdocs/HealthyHomeEducationAssessmentWIC.pdf.

**Humboldt Park Block-By-Block: Community Approach to Health.** The program features full-time block captains going house to house, spanning a 72-block area, to screen residents for diabetes and create a dialogue about the impact of the disease on individuals and the community. The Block-By-Block program partners with local medical institutions and community organizations. Similar outreach and screening models could be applied to conditions related to indoor environmental hazards and inspections. For more information, see http://www.suhichicago.org/research-evaluation/humboldt-park-diabetes-task-force.

8. **Financing of Healthy Homes Programs**

**Social Impact Bonds: Alternative Funding Model for Providing Innovative, Successful Solutions.** Chicago is beginning to explore the use of Social Impact Bonds (SIBs). In this model, governments decide what problems they want to address and then enter into a contract with a bond-issuing organization (e.g. foundations, banks, corporations) and a nonprofit service provider seeking funding for an innovative program. The nonprofit receives the funding from the bond issuing organization, which is, in turn, reimbursed by the government if the nonprofit’s program is successful. A neutral evaluator, agreed on by both parties at the contract signing, measures the outcomes and resolves any disputes. SIBs have been successful in Europe, and they are starting to gain momentum in the United States. SIBs in the U.S. are being used to fund long-term projects, including healthy homes. The allotted time to produce results is usually quite substantial, so in the U.S. there is no successful “case study” to review; all current contracts are still in their infancy stages. For more information, see http://hks-siblab.org/.

**Community Development Financial Institutions (CDFI) Funds Affordable Housing.** CDFI funds come from monetary awards and the allocation of tax credits. They are used to promote access to capital and local economic growth in both urban and rural low-income communities. They are used for economic development, affordable housing development, and community development financial services. For more information, see http://www.cdfifund.gov/.
Maryland Special Loan Programs’ Lead Hazard Reduction Grant and Loan Program. This program provides funds to help homeowners and landlords decrease the risk of lead poisoning and preserve the housing stock by reducing lead-based paint hazards. Improvements allowed in this program are: door and window treatments and replacement; floor treatments; paint removal, stabilization and repainting; encapsulation; enclosure; and specialized cleaning. The Baltimore City Department of Housing and Community Development specifically enforces these programs at the city level. For more information, see http://www.dhcd.state.md.us/website/programs/lhrglp/Default.aspx.

Maryland Housing Rehabilitation Program (MHRP). MHRP–Single Family provides funding to conduct home repairs and to bring properties up to applicable building codes and standards. For more information, see http://dhcd.maryland.gov/website/programs/mhrp_sf/default.aspx.

Affordable Care Act Funding Streams. The Affordable Care Act includes a new community transformation grant program that builds on the Economic Empowerment Zone model. The Centers for Disease Control and Prevention made 61 awards, totaling approximately $103 million, to state and local government agencies, Tribes, and territories, and to non-profit organizations. Several awardees are planning to focus on expanding efforts to address healthy and safe physical environments.

Affordable Care Act: National Environmental Public Health Tracking Program Network Implementation. The program provides funding to states to establish and maintain a nationwide tracking network to obtain integrated health and environmental data. The funding supports actions that improve the health of communities. The approximate Average Award is $700,000. Floor of Individual Award Range is $ 500,000. Ceiling of Individual Award Range is $1,100,000.

Affordable Care Act Program for Early Detection of Certain Medical Conditions Related to Environmental Health Hazards. This program provides grants for screening, health education, and outreach services for residents of a geographic area subject to declared public health emergencies under the Comprehensive Environmental Response, Compensation, and Liability Act (CERCLA).

Medicaid 1115 Waivers. Section 1115 of the Social Security Act gives the Secretary of Health and Human Services authority to approve experimental, pilot, or demonstration projects that promote the objectives of the Medicaid and CHIP programs. The purpose of these demonstrations is to demonstrate and evaluate policy approaches, including services not usually covered by Medicaid, such as supportive housing and innovative health service delivery systems. For example, Rhode Island’s 1115 Waiver was approved by HHS and as a result, Rhode Island has flexibility to redesign its Medicaid program to focus more on cost-effective policies. One of their policies provides window replacements for homes with lead-poisoned children via Medicaid funding. Chicago based Heartland Alliance drafted comments for the concept paper that Illinois government officials are currently drafting for a waiver application. Heartland suggests that funding for housing repairs be included in the concept paper, because housing and environmental determinants play a significant role in citizens’ health. Comments can be found at: http://www.heartlandalliance.org/policy-and-advocacy/policy-issues/heartland-alliance-for-

9. Federal Healthy Homes Strategies

Advancing Healthy Housing: A Strategy for Action. The US Dept of Energy, the EPA, HHS, and the White House Council published this strategy in February 2013 to reduce residential health and safety hazards. Five goals are aligned with the work of HHHCI: Establish and Encourage Adoption of Federally-Recognized Criteria for Healthy Homes; Create and Support Training and Workforce to Address Health Hazards in Homes; Educate the Public about Healthy Homes; and Support Research that Informs and Advances Healthy Housing in a Cost-Effective Manner. For more information, see:

2012 HHS Environmental Justice Strategy. The Strategy identifies and addresses (1) disproportionately high and adverse human health and environmental effects on low-income populations and Indian Tribes, and (2) encouraging the fair treatment and meaningful involvement of affected parties with the goal of building healthy, resilient communities and reducing disparities in health and well-being associated with environmental factors. The HHS EJ Strategy is organized into four strategic elements; (1) Policy Development and Dissemination, (2) Education and Training, (3) Research and Data Collection, Analysis, and Utilization, and (4) Services. The 2012 HHS EJ Strategy reflects new and ongoing actions that are underway or planned for the near term. For more information, see http://www.hhs.gov/environmentaljustice/strategy.html.

10. Insurance Programs

Home Insurance Inspections May Remedy Some Healthy Homes Conditions. It is common for an insurance company to inspect a property before issuing a policy or while processing a claim. Insurance companies have different underwriting standards, and have different requirements after a home inspection. A home insurance inspector will typically observe the condition of the home and any risks on the property or in the neighborhood. An insurance company usually orders an insurance inspection in three situations: 1. When the policy is first written, generally when the home is purchased; 2. Periodically through the life of the policy when they choose to review and reassess the risks they underwrite; 3. When an insurance inspection reveals a risk, the homeowner is given time to mitigate or correct the issue, and then insurance company will re-inspect the home.

UnitedHealth is Investing in Healthy Housing. UnitedHealth is investing $150 million to build low-income housing in a dozen states. They are receiving tax credits and expect to see return on investment because housed people are healthier. For more information, see http://www.marketplace.org/topics/health-care/why-health-insurance-company-entered-housing-market.