Healthy Homes and Asthma

By: Kelechi Adejumo

May is Asthma Awareness month, so we thought it was appropriate to focus this article on asthma, common environmental triggers found in the home and useful management tips. Asthma, which is a chronic lung disease, has no cure but can be managed. An estimated 25.9 million people, including 7.1 million children have asthma in the United States.1 During an asthma attack, the muscles surrounding the breathing airway tighten and become thick, which produces yellow mucous along the lining of the airway, eventually narrowing the airway and making it difficult to breathe. Asthma attacks are characterized by wheezing, coughing and shortness of breath, and unfortunately can result in death. Asthma is not contagious but runs in families.

Asthma rates are higher in the Northeast than other regions in the United States. Asthma prevalence in the US was 9.4% in 2008^2, and in 2012 it was 10.8% among Massachusetts adults, with rates higher in urban areas, such as Lowell (13.8%)^3. The hospitalization rate for asthmatic children between ages 0 to 4 is approximately 1 in 233 children in Massachusetts, and even higher in Lowell - 1 in 124.4 Children and elders, particularly those living in low-income urban housing, are at a higher risk of asthma. Asthma is also very costly, as according to the Massachusetts Department of Public Health (2011), hospitalization for asthma per usage cost was an average of $4,289, and emergency department visits for asthma cost an average of $842 in Lowell hospitals. Doctor visits for asthma at local pediatricians’ offices averaged about $100.

Every asthmatic respond to asthma triggers in different ways, so it is important to understand how these triggers could negatively impact health. Firstly, asthma triggers are both indoor and outdoor, and may trigger an asthma attack when inhaled. Indoor triggers include dust mites, roaches and rodent droppings, nitrogen dioxide gas, mold and mildew and pet dander; and outdoor triggers include cold weather, pollen and exhaust fumes from mobile vehicles and trucks. In addition, certain lifestyle habits could also trigger asthma attacks or cause asthma including environmental tobacco smoke, use of (continued on page 2)
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toxic cleaning products and air fresheners containing highly volatile organic compounds (VOCs). There are proven strategies that homeowners and tenants can follow to mitigate indoor environmental asthma triggers, such as don’t smoke inside, control dust mites by covering mattresses and pillows with allergen-proof zippered covers, seal all entry points and remove all food and water sources to control pests, reduce dust build-up by regular dusting with damp cloth and mop, fix water leaks and use exhaust fans or open windows when cooking and showering to control moisture and prevent mold growth and replace any moldy ceiling tiles and carpets.

The Lowell Healthy Homes Program conducted a study aimed at reducing the burden of asthma and improving the health of asthmatic children and their families through in-home interventions including education and remediation. Educational visits included teaching families how to recognize and mitigate environmental asthma triggers and safety hazards. Remediation activities incorporated into the project were integrated pest management (IPM), commercial cleaning, providing health cleaning equipment and supplies [e.g., HEPA vacuum cleaners, green cleaning products] and in some cases structural interventions, such as exhaust fan installations. Of the 116 households with 170 asthmatic children who completed the study we saw the following health outcome improvements: 26% reduction in self-reported Asthma medication use, 65% reduction in wheezing, 76% reduction in asthma attacks, 64% reduction in doctor visits and 79% reduction in emergency room/hospital visits. The cost of in-home remediation was $192 per child, totaling $32,640. There was an estimated total savings of $71,162 from reductions in asthma-related hospitalizations, emergency department visits, and doctor visits at 4-week periods before - initial and final assessments (one year later). This resulted in estimated net savings of $38,522 for a 4-week period, $394,342 for 6 months and $821,304 for 12 months.

Asthma continues to be a major public health concern, especially in urban environments. The Lowell Healthy Homes Program and other asthma related studies have been able to show that a relatively low-cost comprehensive intervention program can significantly improve the quality of life of individuals with asthma, especially those of low-income status, living in urban housing. Health care costs, such as hospitalization, emergency room and doctor visits outweigh in-home intervention costs. Further, policies such as smoke-free housing and green/healthy homes rehab programs are also necessary for improved community health and sustainability. Healthy homes practitioners are working for greater collaborations in the future between health and housing professionals, healthcare providers and insurers, to better incorporate home health and safety into standard practices.

1. U.S. Centers for Disease Control, 2012

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Home Mortgage Practices to change on august 1st

By : Richard P. Howe Jr.

New regulations governing consumer loans secured by mortgages on residential real estate go into effect on August 1, 2015. Their impact on lenders and others such as lawyers, brokers and appraisers who are involved in the home mortgage process will be far reaching.

Promulgated by the Consumer Financial Protection Bureau (CFPB) and called the “TILA-RESPA Integrated Disclosure rule,” the new regulations seek to simplify for consumers the process of obtaining a home mortgage by combining the existing requirements of the Truth in Lending Act (TILA) and the Real Estate Settlement Procedures Act (RESPA) into a new procedural and documentary methodology.

While this rule will make it simpler for consumers to understand and make decisions on home loans, the change is anything but simple for lenders and those who work with lenders. The CFPB has issued a comprehensive guide to the new rules which is available online at “http://files.consumerfinance.gov/f/201503_cfpb_tila-respa-integrated-disclosure-rule.pdf.”

Two new forms are the foundation of the new process. The first is called the Loan Estimate which combines the information now required by the Good Faith Estimate and the Truth-in-Lending Disclosure into a single form that must be delivered or mailed to the consumer by the third business day after the consumer has applied for the loan. The second major document is called the Closing Disclosure which combines the final Truth in Lending disclosure and the HUD-1 form. This form must be delivered or mailed to the consumer at least three days before the “consummation” of the loan which in most cases would be the loan closing date.

Besides these new forms and deadlines, implementation of this new rule is being used to reiterate existing requirements created by other Federal agencies such as the OCC, the FDIC, the FTC and by various state laws. While lending institutions have always been bound by these rules, they will now be held responsible for compliance by third party servicers involved in the home mortgage business. Consequently, these entities, particularly lawyers who handle closings, are facing new and detailed requirements from lenders to adopt and maintain written policies on things such as privacy and information security. While lawyers typically comply with such requirements, their policies tend to be based on past practice and not on the type of formal, written documents that will now be required to continue doing business with most lending institutions.

While none of these new requirements directly affect the registry of deeds, there will be indirect consequences. For instance, there will be a spike in closings during late July as those in the mortgage industry rush to finalize deals prior to the August 1st implementation date. The roster of lawyers handling home mortgages might shrink, too, as some decide that the financial and time costs of complying with the new system exceed the potential revenue to be derived and shift their practices to other areas of the law. Those are just a couple of examples of the changes that might result from the implementation of these new, consumer-friendly regulations.