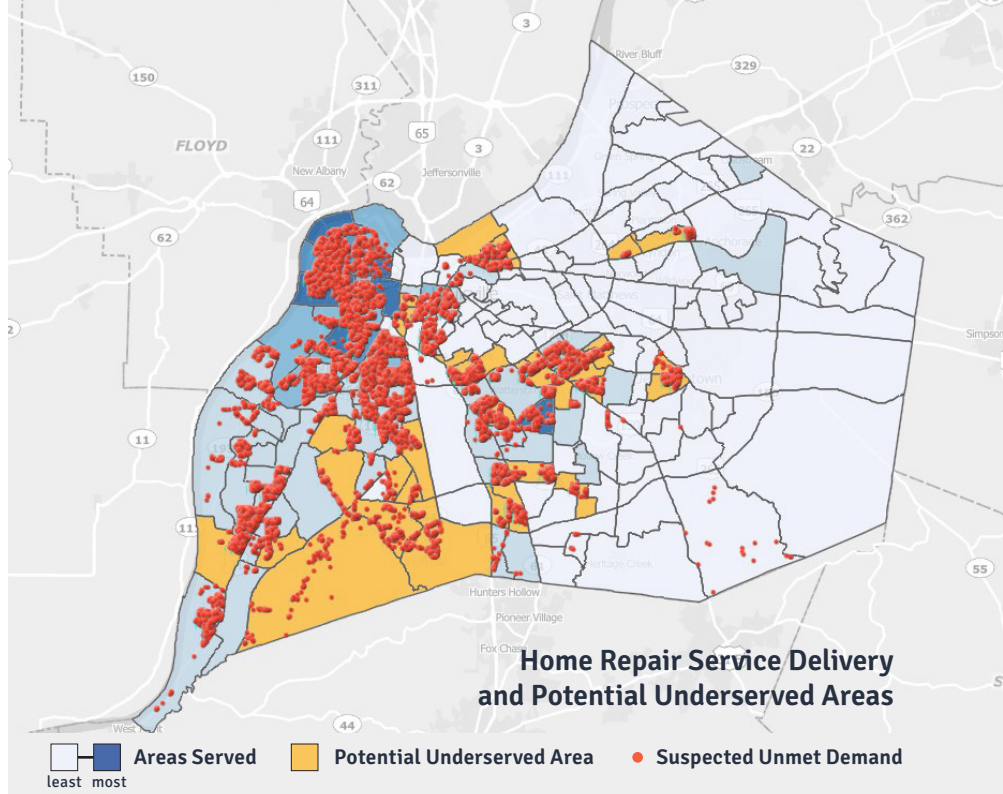# Louisville
Home Repair
Needs Assessment

Executive Summary

As homes and their owners age, unchecked deterioration is threatening the viability of low-income homeownership, the physical integrity of affordable housing, and the safety and health of those who live there. This Home Repair Needs Assessment provides a detailed analysis of who is currently being served with home repair assistance, estimates the level of unmet demand, and presents nine findings and recommendations to help build a more resilient, effective, and equitable home repair ecosystem.

WHY should government and nonprofits provide home repair assistance to seniors and low-income homeowners?

Every safe, stable home preserved through repair strengthens a neighborhood and anchors a family. Repair assistance has been proven to:

- Allow seniors to age in place
- Preserve homeownership of working-class and poor residents
- Prevent abandonment of family homes
- Preserve generational wealth
- Improve health and lower costs
- Lower displacement
- Reduce crime

Home Repair Service Delivery and Potential Underserved Areas

least most ⬛ **Areas Served**   🟧 **Potential Underserved Area**   🔴 **Suspected Unmet Demand**

WHO needs repairs and how many are receiving services?

An estimated 29,000 low-income homeowners in the Louisville Metro—many of them seniors—need critical home repairs to remain safe, stable and housed. While Louisville has a range of home repair programs, these efforts collectively reach just over 1,000 low-income homeowners a year. At this pace, it would take nearly 30 years to serve everyone in need, which doesn't account for additional families that will inevitably face repair challenges as their homes age.

WHERE are the homeowners?

This map shows census tracts in blue where repairs were provided. The darkest blue reflects neighborhoods that received the most repair assistance. The gold census tracts reflect areas with predictive unmet need because they share many of the same characteristics as the homes that received service: low-income homeowners who own old, lower value houses. Red dots show homes that potentially need repairs based on these predictive characteristics.

WHAT are the key features of Louisville's existing system of repair programs?

- Offers siloed service delivery with multiple providers working independently of one another.
- Primarily serves homeowners who are seniors and/or persons with disabilities in the form of grants.
- Assists applicants on a first-come first-serve basis and often involves lengthy wait times.
- Requires homeowners to navigate a patchwork of programs with differing eligibility requirements.
- Includes critical service gaps such as the absence of a permanent emergency home repair program.
- Lacks shared data to guide service delivery improvements and ensure equitable distribution of limited repair resources.
- Offers assistance up to a maximum program amount that may not include all repairs the resident needs to live safely in a structurally stable home.

To expand and improve Louisville's home repair ecosystem will require coordinated action in three core areas. The recommendations below outline nine practical actions to increase the scale and quality of home repair assistance.

Action Area 1 — Coordinate Better, Fund Stronger

Build coordination within the ecosystem of providers and engage new partners for increased impact and investment.

1. Strengthen and expand Louisville's home repair ecosystem

The Louisville Metro needs more coordination among providers and greater capacity to address the deterioration of aging homes by enlisting allies and partners who can better achieve their mission where housing conditions improve. Together this network of providers and partners can reach more homeowners in need, expand funding and pilot innovative programs to better meet the needs of homeowners.

2. Shift Metro Government's role from direct service provision to funding and coordinating repair efforts

Metro Government can better contribute by strengthening the capacity of community-based providers with funding and coordinating nonprofit repair efforts rather than providing direct service. Metro Government's structural and procedural requirements create barriers to efficient service delivery that have resulted in homeowners waiting for years for repair assistance.

3. Expand funding to better meet need

Meeting the needs of the estimated 29,000 homeowners who need repair assistance will require additional funding, particularly in an environment where costs are rising. Metro Louisville needs a broad funding strategy from public, private and philanthropic sources that includes foundation grants, general obligation bonds, general operating budget allocations and tax incentives to significantly increase the dollars going to home repair.

Action Area 2 — Design Smarter, Deliver Impact

Align programs with community needs for better results.

4. Launch an emergency repair program for acute housing safety issues

Louisville Metro should establish a permanent repair program to quickly address urgent threats to a family's health, safety or continued occupancy of their home such as no heat in winter or a severe roof leak that is causing interior damage. The program will differ from existing repair programs because it can respond within days rather than months, fix the one urgent issue at relatively low cost and reduce long-term damage to the home.

5. Create a shared intake model

Establishing a shared intake model across all local providers will take the burden off homeowners to apply to multiple programs, removes duplicative administrative costs and allows homeowners to receive help more efficiently.

6. Increase access to home improvement loans for moderate income homeowners

Louisville homeowners—particularly those in low- to moderate-income areas and communities of color—continue to face high barriers to accessing home improvement loans despite rising home equity. A partnership with private lenders can help to expand access to private market home improvement loans.

7. Explore new tools to improve housing conditions within rental properties while preserving affordability

While Louisville repair programs prioritize stabilization of its homeowner housing, rental units are more likely to need repairs. Louisville Metro must expand tools to address substandard rental conditions and learn what assistance small local landlords need to afford necessary repairs without raising rents to a level that will cause displacement.

Action Area 3 — Measure What Matters, Adapt Quickly

Develop tools for data analysis and evaluation to improve service delivery.

8. Track and analyze data to understand who is being served and who is not

A shared data system will give providers, funders and the public a comprehensive view of applicants, the services delivered, the timeframe in which those services were provided, and referral outcomes. The data will help guide evidence-based improvements to policies and processes.

9. Create an evaluation process to understand and improve service delivery outcomes

A consistent shared evaluation process based on data, customer satisfaction surveys, feedback from contractors and interviews with homeowners can help to assess program effectiveness and improve outcomes.