

Advancing Home Repair: Lessons, Progress and the Road Ahead

Rebuilding Together Summit
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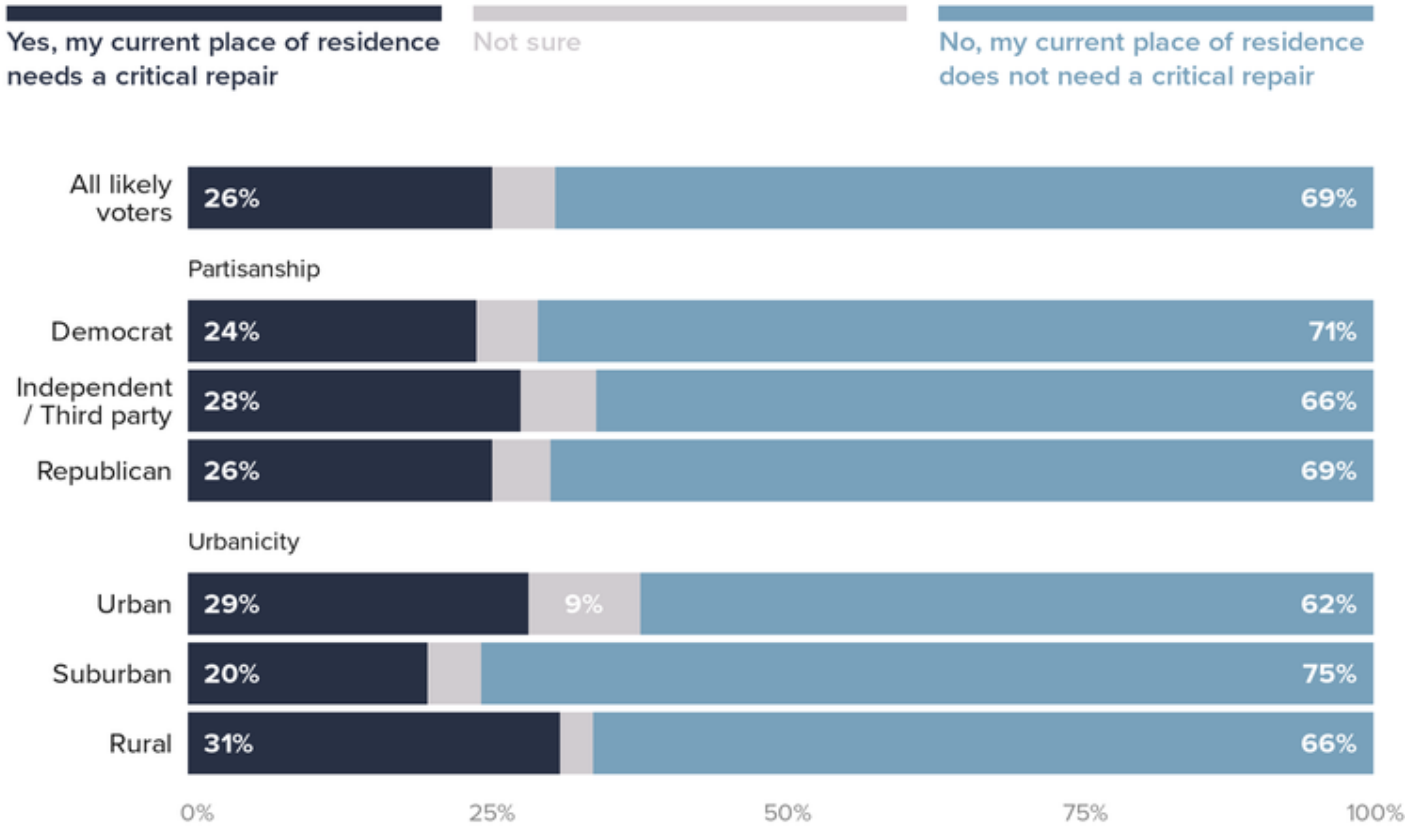


Good News

- **Housing is a Top 3 Issue**
- **Decrease in the repair needs of households in poverty** – households in poverty with at least one repair need decreased from 42.4% in 2017 to 40.1% in 2021
- **Newfound bipartisan support** to help homeowners and preserve privately owned affordable housing - Aging homes blamed, not homeowners
- **New players**: Healthcare, code enforcement, climate resilience, estate planning
- **Significant policy and academic interest**
- **Programs collaborating and getting to scale**

1 in 4 Pennsylvania Voters Need Critical Repairs to Their Place of Residence

Does your current place of residence need a critical repair? This could include fixing issues such as a leaky roof, plumbing issues, water damage, faulty or outdated wiring, broken heater or air conditioning system, non-working windows or doors, or accessibility needs for people with disabilities.

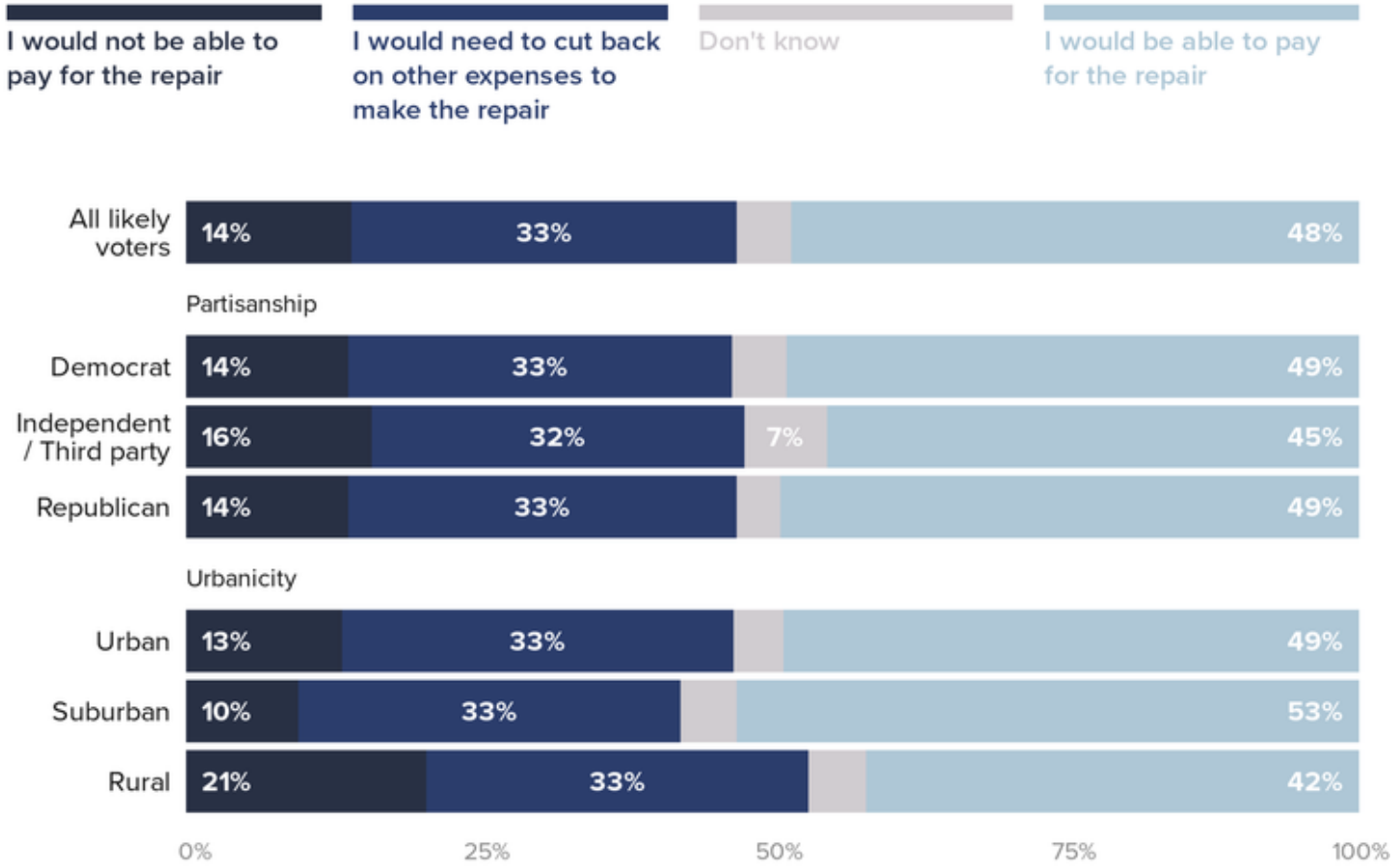


May 5 - 17, 2022 survey of 745 likely PA voters

PEOPLE'S ACTION INSTITUTE | DATA FOR PROGRESS

Nearly Half of Pennsylvania Voters Who Are Homeowners Would Struggle to Pay for a Critical Repair

Suppose you have a critical home repair expense. Which of the following describes your ability to make the needed repair?



May 5 - 17, 2022 survey of 478 likely PA voters

PEOPLE'S ACTION INSTITUTE | DATA FOR PROGRESS

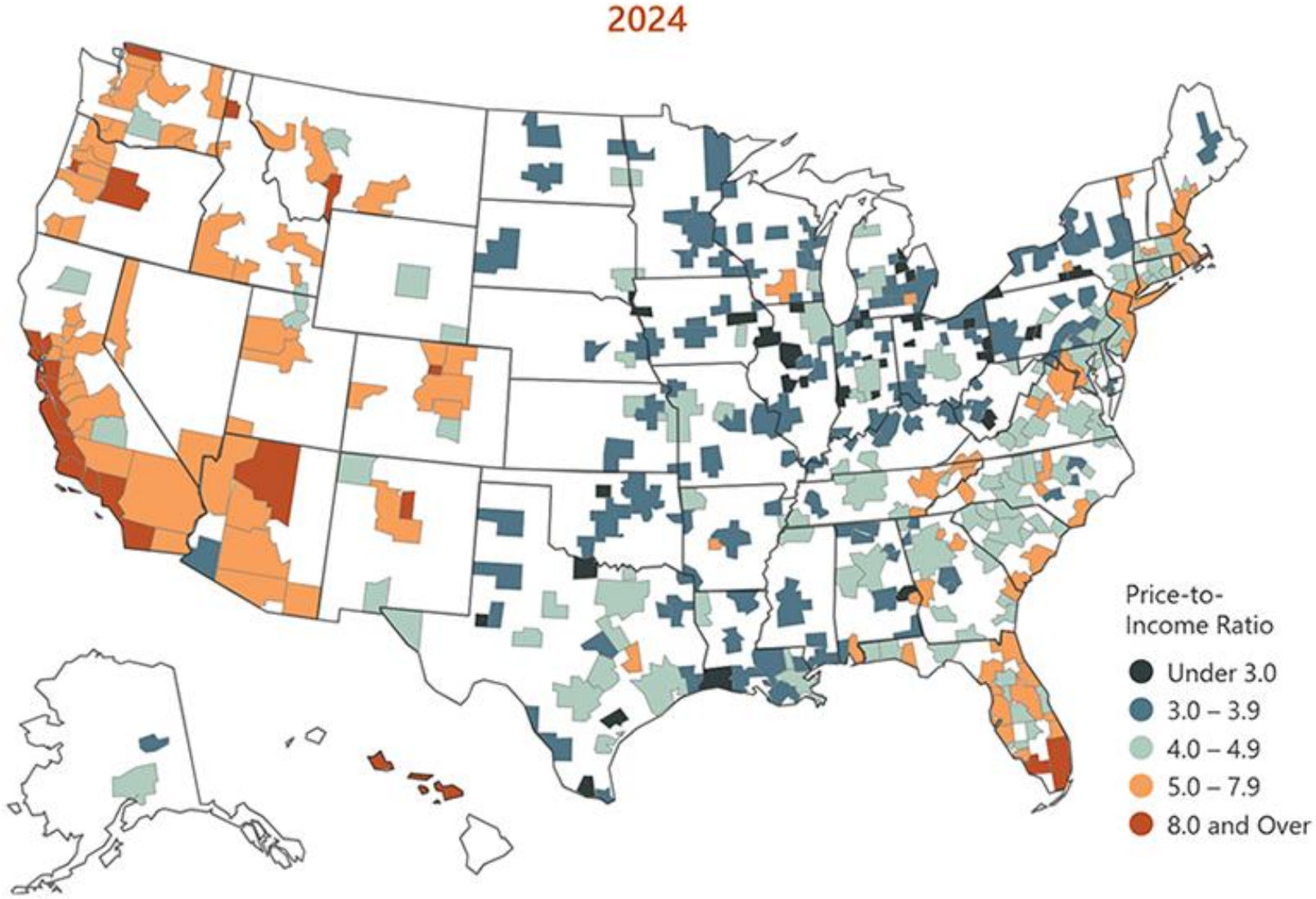
Not So Good News

- Housing shortage comparable to after WWII
- Federal funding uncertain
- Cost of materials and labor rising
- Risk of displacement and wealth loss for low-income owners high
- Once investors buy homes for rental, not coming back to homeownership
- Many owners can’t tap into equity to obtain home improvement loans
- Damage by severe weather increasing (22% of 637 surveyed in St. Louis)



Critical Moment to Preserve Low/Mod Homeownership

National Median Single-Family Home Price = 5X Median Income



Source: JCHS tabulations of National Association of Realtors, Metropolitan Median Area Prices; Moody's Analytics estimates.

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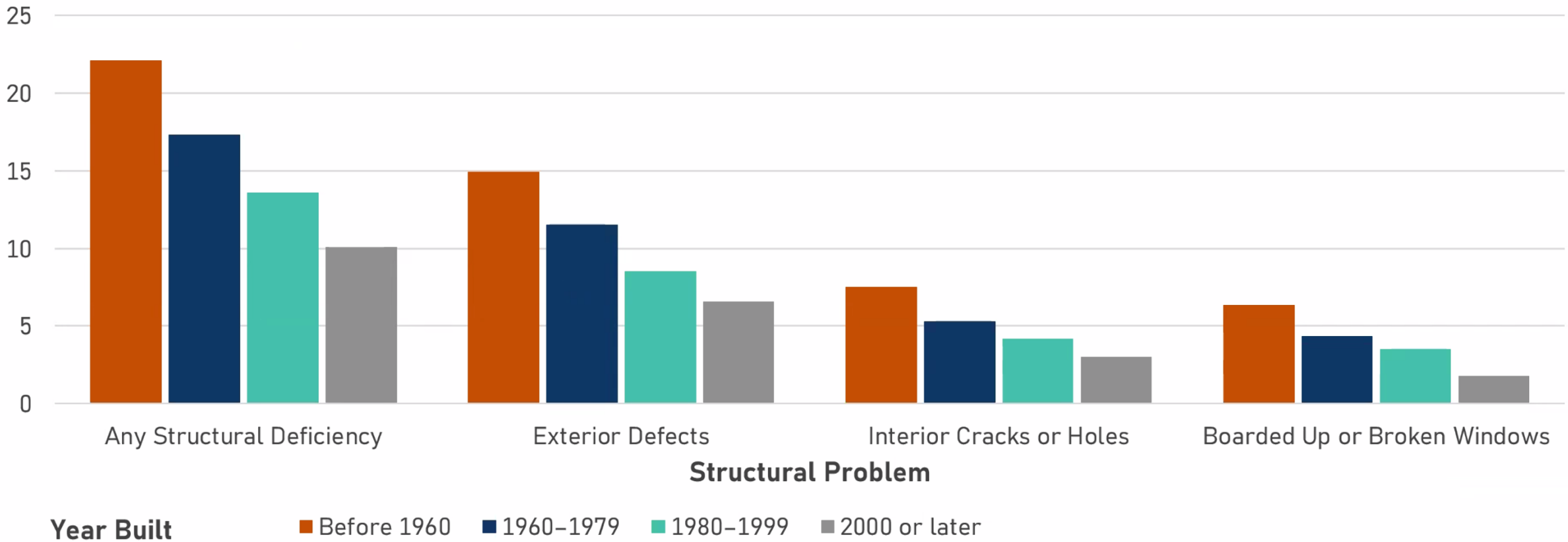
Homeownership is Out of Reach for up to 75% of Residents

- Median existing home price hit $412,500 with monthly mortgage payment of $2,560
- Median age for first time buyers up to 38 years
- Houston – only 28 out of 286 occupations could afford to buy a home with 10% down in 2024.
- 125 Metros, a buyer needs double the income they needed 5 years ago - $71K in 2019 to $144K in 2024
- Seattle – Dentists can’t buy a typically priced home



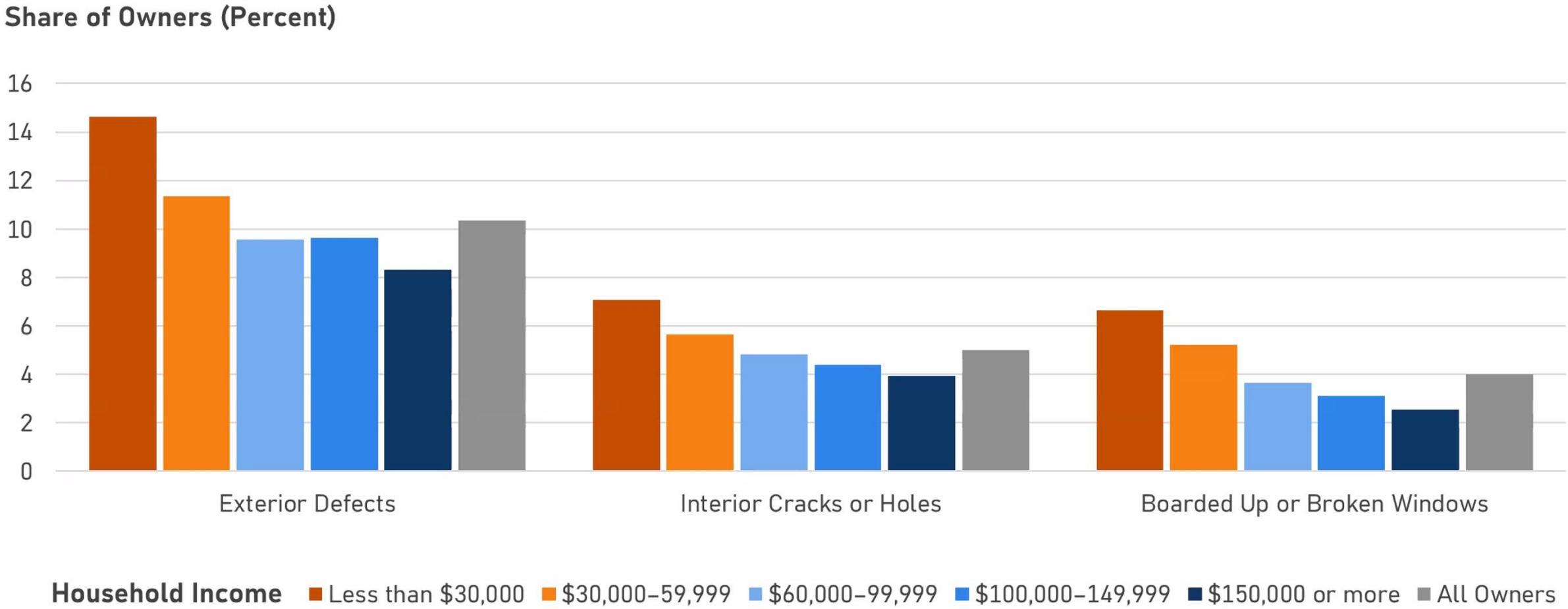
Structural Deficiencies Are More Than Twice as Common in the Oldest Homes

Share of Owners Reporting Structural Deficiency (Percent)



Note: Exterior defects include a crumbling foundation, missing shingles, holes in the roof, a sagging roof, missing siding, or leaning walls. Interior defects include open cracks or holes in walls or ceilings, or holes in the floor.
Source: JCHS tabulations of US Department of Housing and Urban Development (HUD), 2023 American Housing Survey.

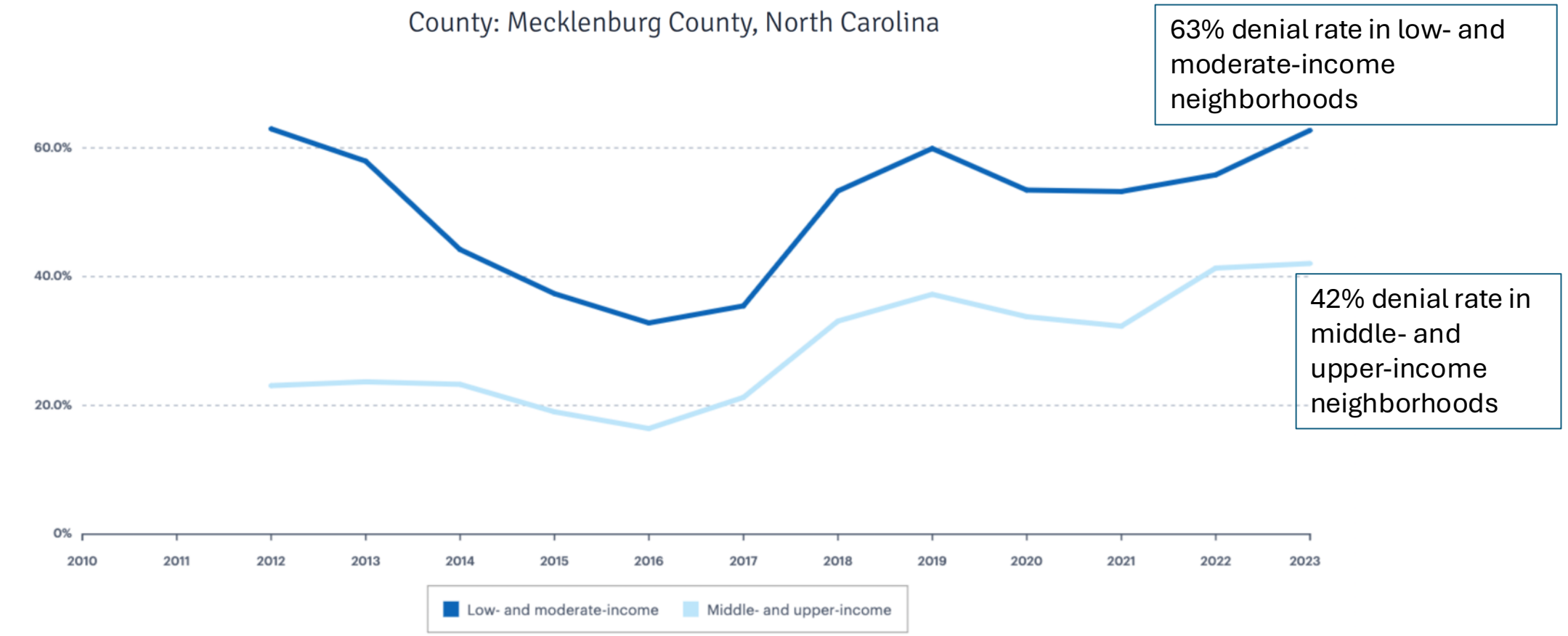
Physical: The Homes of Lower Income Owners Are More Likely to Have Major Structural Deficiencies



Note: Exterior defects include a crumbling foundation, missing shingles, holes in the roof, a sagging roof, missing siding, or leaning walls. Interior defects include open cracks or holes in walls or ceilings, or holes in the floor.
Source: JCHS tabulations of US Department of Housing and Urban Development (HUD), 2023 American Housing Survey.

Homeowners in Low/Mod Neighborhoods Have Limited Access to Home Equity for Loans

Mecklenburg County Home Improvement Loan Denials by Income, 2010-2023



Existing Homeowners Face Rising Hidden Costs

- Average electricity rate is 40% higher now than in 2019
- Homeowner's insurance premiums up 53% since 2019 from $209 to $320
- 2020 – 2024: Repair cost increases
  - HVAC repairs -$7,500 to $12,500
  - Electrical panel tripled from $1,500 to $4,500
  - Shower installs up 50%



Aging in Place Has Become a Difficult Necessity

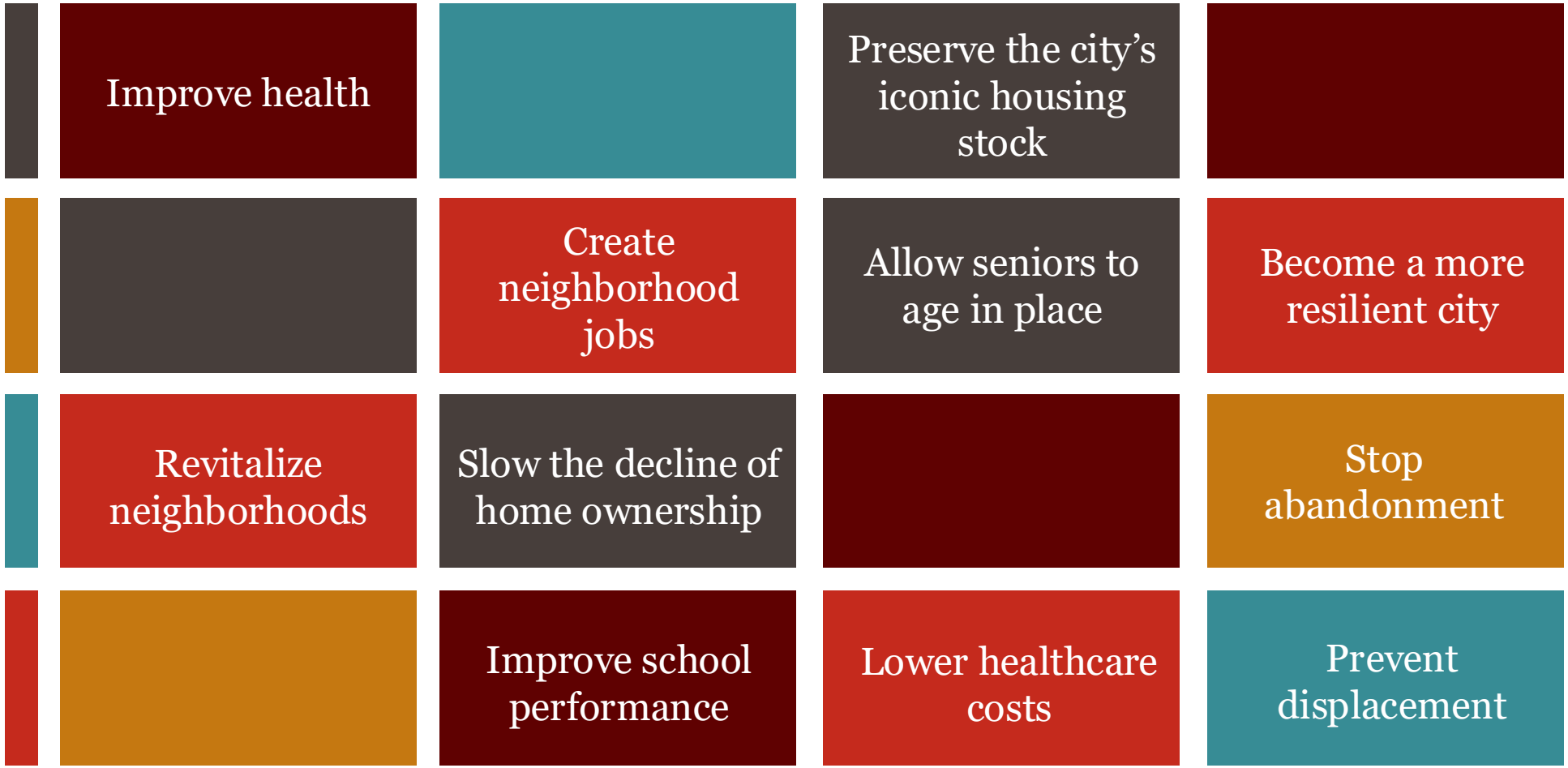


- Seniors over age 55 are the fastest growing unhoused age group – 1 in 5 homeless persons in shelters or on street
- By 2038 an additional 4 million older adults with low incomes will be unhoused
- Only 4% of homes are accessible

Homeowners Need Repair Help and Research Shows Its Power



Huge Impact of Home Repairs Proven by Research



Philadelphia Home Repair Program Associated with Lower Crime



City program funded electrical, plumbing, heating, and roofing repairs

Structural repairs to homes in low-income, predominantly Black neighborhoods were associated with:

22%
decrease in overall crime

23%
fewer robberies

22%
fewer homicides

19%
fewer assaults

South, Eugenia C., MacDonald, John, Reina, Vincent. "Association Between Structural Housing Repairs for Low-Income Homeowners and Neighborhood Crime." JAMA Network Open. July 2021.

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LEONARD DAVIS INSTITUTE *of* HEALTH ECONOMICS

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To Meet the Need, Home Repair Ecosystems Are Growing and Becoming More Effective



Photo by @bookczuk

Why Is a Robust Home Repair Ecosystem Needed?

Service providers working in silos, duplicating administrative costs

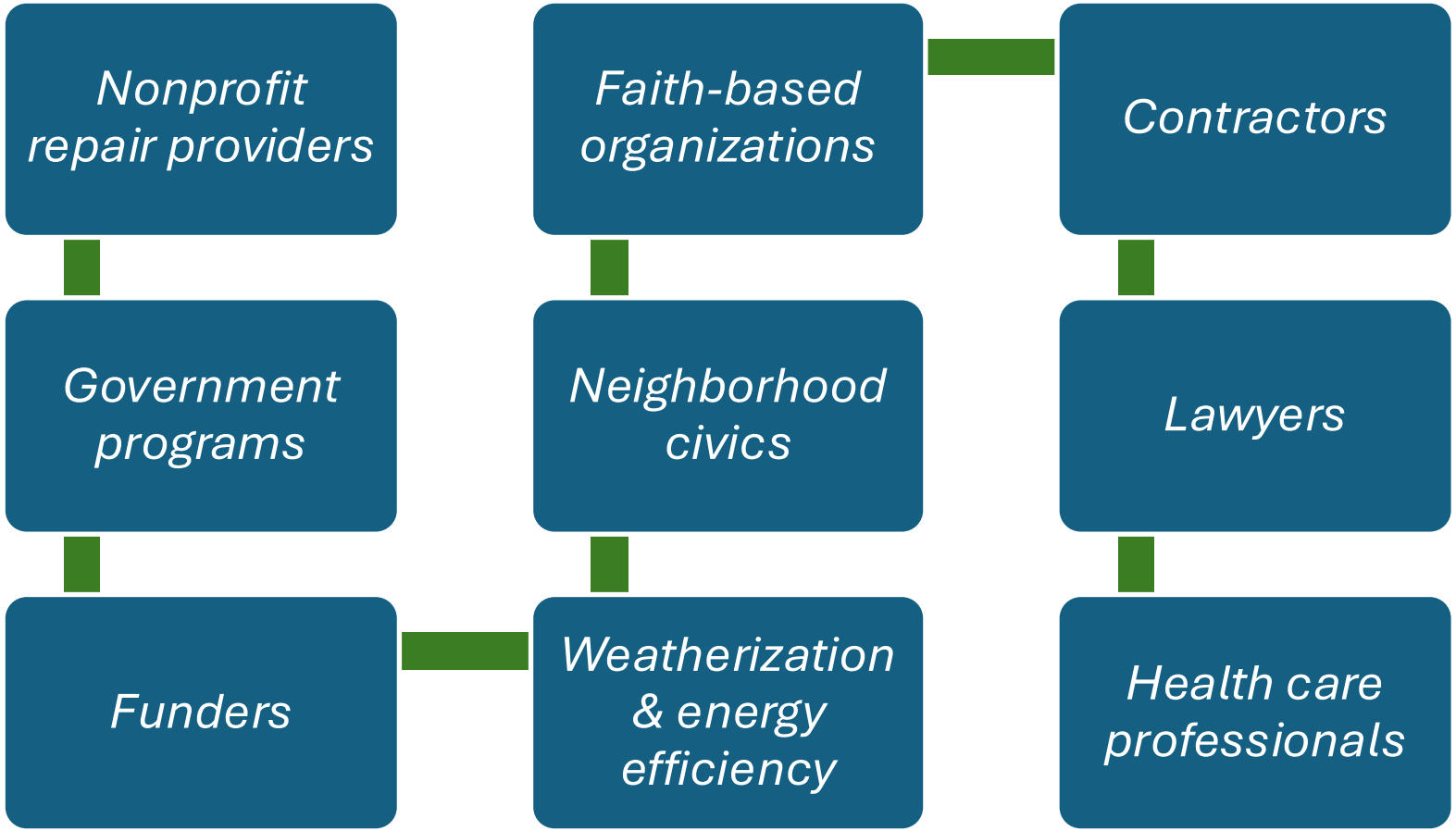
Homeowners struggle to navigate multiple programs with different eligibility requirements

Service gaps that disconnected programs can not identify and fill

No shared data that provides a unified picture of community wide challenges and tracks progress toward achieving shared goals

Insufficient funding and limited proof of need or impact

Who Is Part of a Robust, Effective and Equitable Home Repair Ecosystem



What Makes a Robust, Effective and Equitable Home Repair Ecosystem

High functioning collaborative programs

Minimal program overlap

Shared data

Coordinated intake

Skilled contractors

Expansive and diverse funding

Evaluation process

Homeowner education

Stakeholders Are Coming Together to Cooperatively Answer Key Questions

- What challenge do we seek to address through home repair?
- How big is the challenge?
- Why isn't the existing system solving it?
- What is the homeowner experience like?
- What would a better system look like?
- Who do we prioritize for limited resources?
- What is needed to achieve a better system?
- How can those changes be jointly implemented?

Home Repair Needs Assessment

- Quantifies (as best as it can) the scale and location of unmet home-repair need
- Examines who is and isn't being served by existing programs
- Identifies the gaps, overlaps and barriers in the current system
- Provides an actionable strategy for a coordinated approach that uses public and private resources more effectively and equitably to preserve homes and homeownership
- Explains what government, funders, service providers and partners should do to get to scale alongside new allies and partners



Louisville Home Repair Needs Assessment

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Reason for Needs Assessment

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.

18,719 homes built before 1960 were lost from Louisville's housing supply between 2000 and 2023.



Goals for Needs Assessment

- Provide a detailed analysis of who is currently being served with home repair assistance
- Estimate the level of unmet demand
- Present nine findings and recommendations to help build a more resilient, effective, and equitable home repair ecosystem.



Louisville Metro's Home Repair Ecosystem

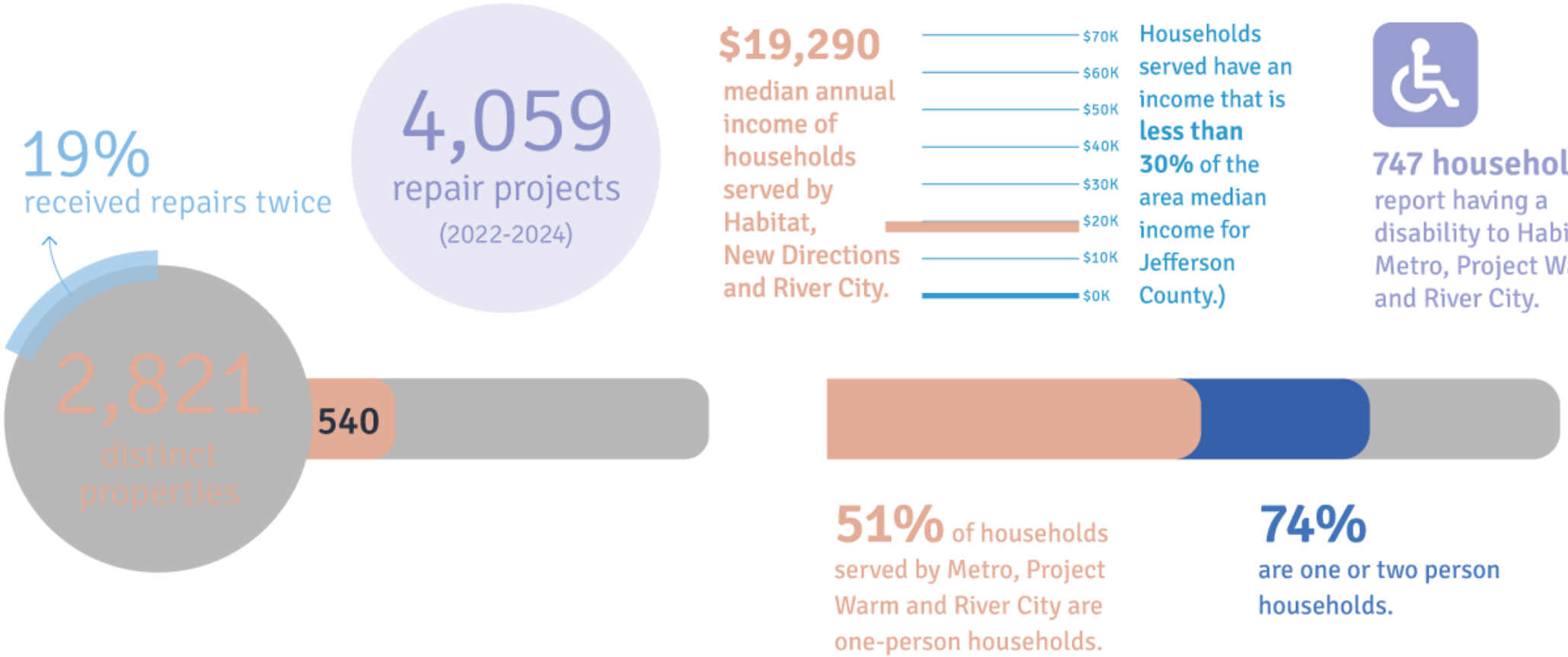
Home Repair Service Providers	Accessibility Modifications	Energy Efficiency Retrofits	Loans
• Metro Government • New Directions • Habitat Metro Louisville • River City Housing • Metro Housing Resource Center	• Center for Accessible Living • Hand in Hand • Pushing Forward • Habitat CAPABLE Program • New Directions Aging in Place Program	• Project Warm • WeCare Program (LG&E-KU)	• LHome

Who needs repairs and how many are receiving services?



- An estimated **29,000 low-income homeowners**—many of them seniors—need critical home repairs to remain safe, stable and housed.
- Louisville's home repair programs currently **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 include additional families that will inevitably face repair challenges as their homes age.

Households and Properties Being Served



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Home Repair Service Delivery and Potential Underserved Areas



Areas Served

least most

Potential Underserved Area

Suspected Unmet Demand

What are the key features of the existing home repair ecosystem?

- Siloed service delivery by each provider
- Serves senior and disabled homeowners
- Assists on first-come, first-serve basis with long wait times
- Requires homeowner to navigate patchwork of programs with differing eligibility
- Includes critical service gaps (e.g. emergency home repair program)
- Lacks shared data
- Repair maximums often inadequate to meet needs

Findings & Recommendations

9 practical actions to increase the scale and quality of home repair assistance within 3 action areas.

Action Area 1

Coordinate Better, Fund Stronger

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

Action Area 2

Design Smarter, Deliver Impact

Align programs with community needs for better results.

Action Area 3

Measure What Matters, Adapt Quickly

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

Coordinate Better, Fund Stronger

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



1. Strengthen and Expand Home Repair Ecosystem



- Create coordinated network of providers to increase capacity
- Enlist allies and partners (e.g. faith-based and civic organizations, health care providers and lawyers, energy efficiency programs)
- Lower costs, fill gaps in service, create educational resources for owners and advocate for better policies

2. Shift Metro Government's Role



- Move from direct service delivery to funding and coordinating efforts
- Strengthen and expand community-based providers who do not have the same barriers to efficient service delivery
- Metro Government should continue to manage programs that require interdepartmental coordination (e.g., ECAP and Lead)

3. Expand Funding to Better Meet Need



- Need a broader funding strategy from philanthropic, public and private sources
  - Foundation grants
  - General obligation bonds
  - Operating budget
  - Tax incentives

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



- 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.
- Can respond within days, fix the one urgent issue at relatively low cost and reduce long-term damage to the home.

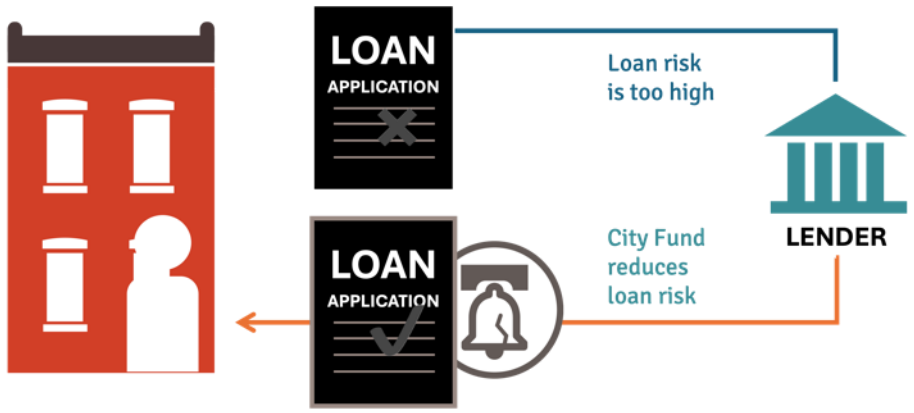
5. Create a Shared Intake Model



Creating one place where any homeowner can apply digitally and by phone will:

- Prevent owners from having to file multiple applications or get on “referral merry go round”
- Prevent owners from unintentionally receiving repairs twice when others do not receive
- Track data about applicants, denials and repairs provided more effectively

6. Increase Access to Home Improvement Loans for Moderate Income Homeowners



- Convene a lender roundtable
- Establish a credit enhancement mechanism to reduce risk to private market lenders so they are more willing to provide small loans to homeowners OR
- Create a home repair loan fund anchored by a community lender (CDFI) to provide low interest home improvement loans to homeowners

7. Explore New Tools to Improve Housing Conditions within Rental Properties While Preserving Affordability



- Rental units are even more likely to need repair
- Explore whether Mom & Pop landlords will accept low interest loan in return for not raising rents for loan term

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



- Collect data to give providers, funders and the public:
  - comprehensive view of applicants,
  - services delivered by each different program,
  - timeframe in which those services were provided, and
  - referral outcomes.
- Data will help guide evidence-based improvements so more homeowners are served better
- If you don't measure it, you can't improve it

9. Create an Evaluation Process to Understand and Improve Service Delivery Outcomes



- Need a consistent process to analyze key data and gather feedback from customers and contractors to improve service delivery and better serve the estimated 29,000 households who need repair help

The most affordable home is the one a family is living in now.

Your community can build a durable, high-performing home repair ecosystem — one that keeps its homes safe, its neighborhoods strong, and its residents housed.



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