

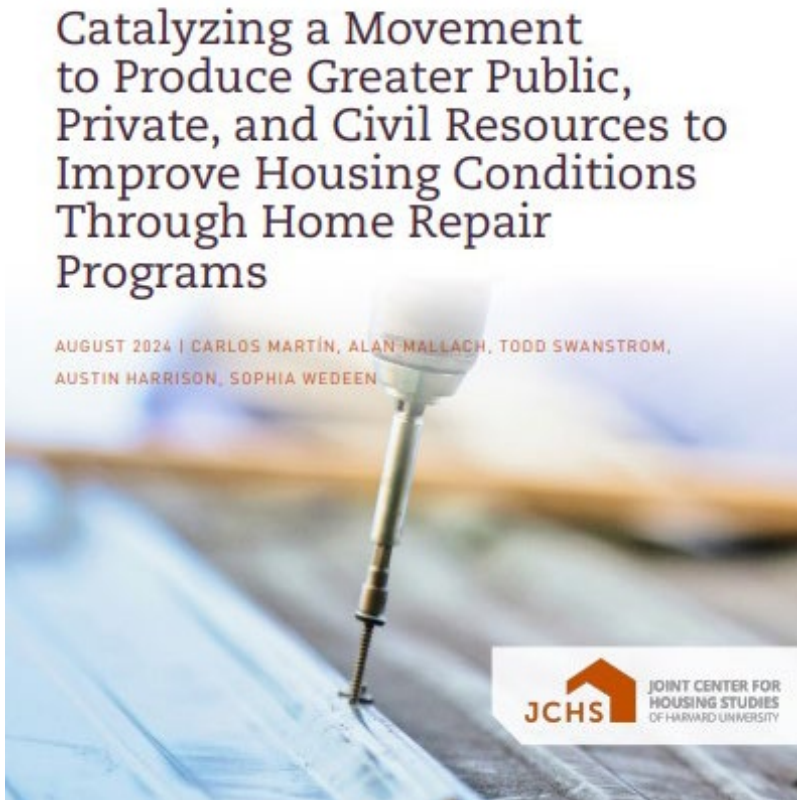
Creating Effective, Comprehensive, and Accessible Home Repair Programs

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Motivation

- **Substandard housing harms individuals and communities**, with immediate and long-term effects on health, financial stability, wealth, and neighborhood trajectories.
- **Housing deterioration is an important dimension of inequality**. Disparities in housing conditions exacerbate existing racial, socioeconomic, and environmental injustice.
- **There is limited research and inconsistent data** on the scale of home repair needs or the current landscape of repair interventions.

Project Scope



1. Examine the range of evidence on housing deterioration and household outcomes
2. Review the state of home repair assistance, including program outcomes and policy evolution
3. Involve practitioners of repair programs through three virtual discussions: federal government; state and local government; and nonprofits at all scales, to gather insights on challenges and innovations in service delivery

A photograph of a row of two-story houses with a sidewalk and trees, overlaid with a dark purple tint. The houses have light-colored siding and dark trim. A sidewalk runs along the front of the houses, and there are trees and a utility pole on the left side. The text "The Need for Repair Intervention" is overlaid in white.

The Need for Repair Intervention

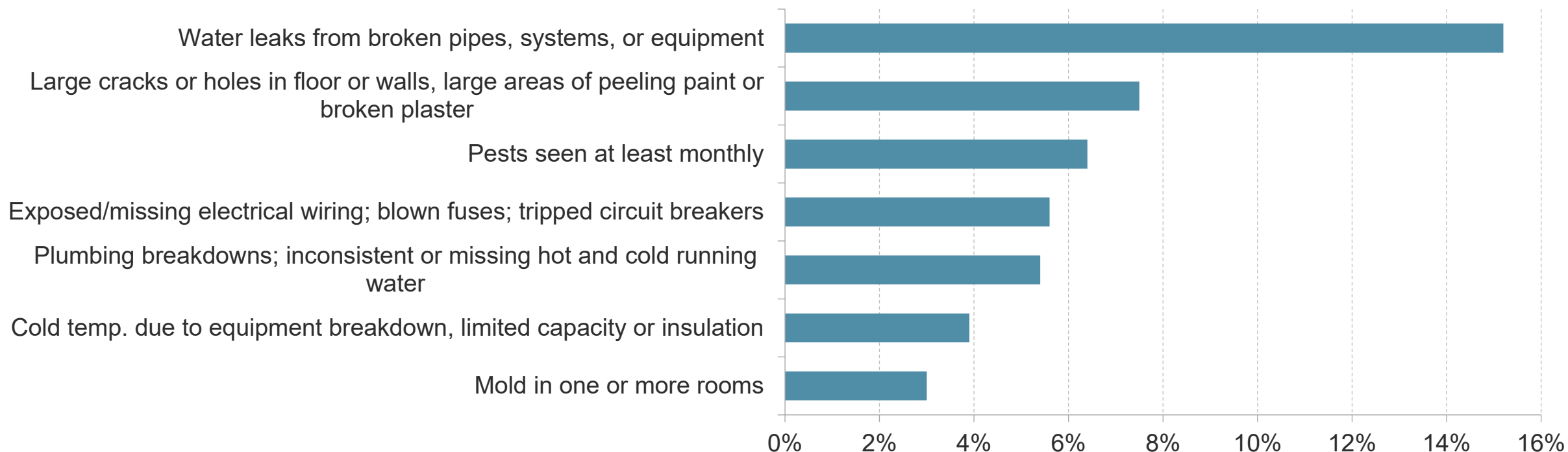


“A Decent Home and a Suitable Living Environment”

(Housing Act of 1949)

Today, Many Homes Have Severe Physical Deficiencies

Share of Occupied Homes (Percent)

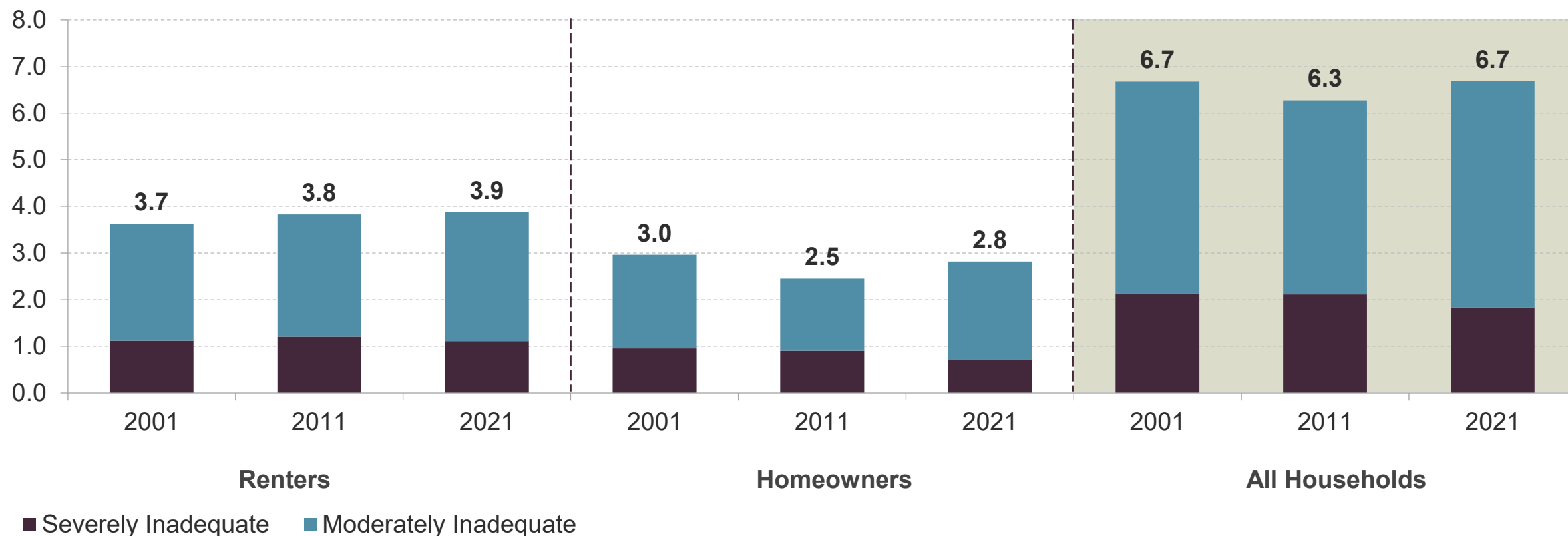


Notes: Data are for occupied units only. Structural problems including large holes in the floor, open holes or cracks in interior walls or ceilings, or large areas of peeling paint or broken plaster.

Source: JCHS tabulations of HUD, American Housing Surveys.

Substandard Housing Conditions Persist in the U.S.

Number of Households Living in Inadequate Housing (Millions)

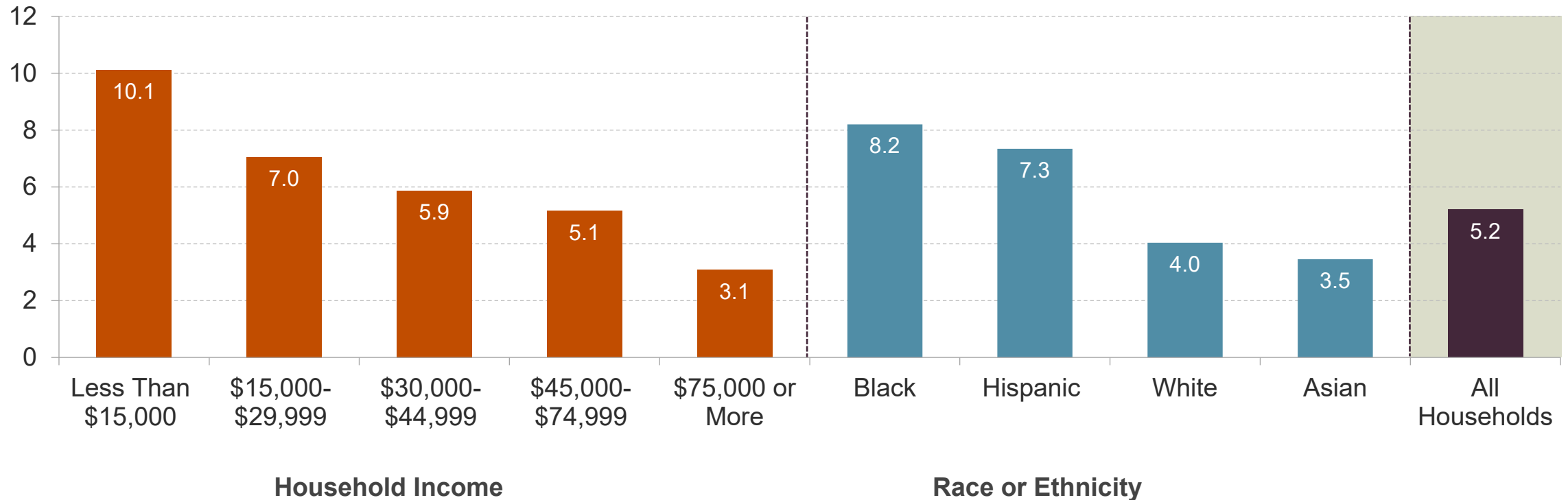


Notes: Data are for occupied units only. Housing inadequacy refers to a variety of structural deficiencies, such as large holes and leaks or the absence of basic features such as plumbing, electricity, water, or heat. HUD classifies units as moderately or severely inadequate depending on the type and number of these physical problems.

Source: JCHS tabulations of HUD, American Housing Surveys.

Lower-Income Households and Households of Color are Disproportionately Exposed to Substandard Conditions, Exacerbating Existing Inequities

Share of Households in Inadequate Housing, 2021 (Percent)



Notes: Asian, Black, and white householders are non-Hispanic. Hispanic householders may be of any race. Housing inadequacy refers to a variety of structural deficiencies, such as large holes and leaks or the absence of basic features such as plumbing, electricity, water, or heat. HUD classifies units as moderately or severely inadequate depending on the type and number of these physical problems.

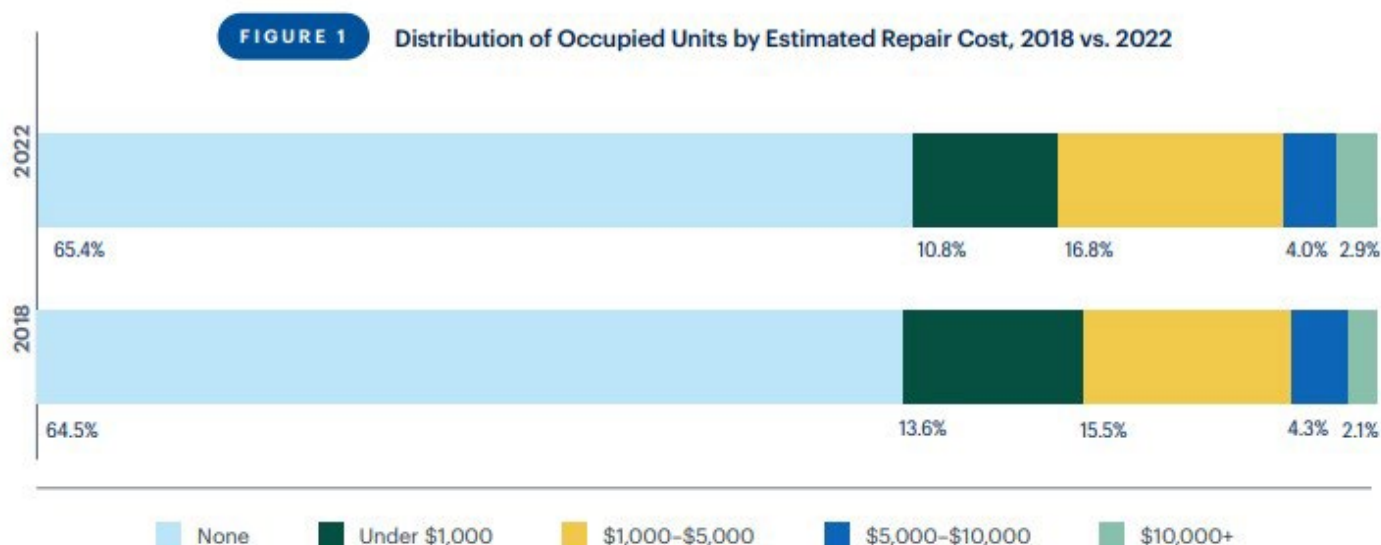
Source: JCHS tabulations of HUD, 2021 American Housing Survey.



Even Homes that Meet Habitability Standards Have Substantial Unmet Repair Needs

Over a Third of Housing Units Have One or More Repair Needs

- The US housing stock had an estimated **\$149 billion in unmet repair needs** in 2022, with units occupied by **low-income households accounting for \$57 billion** (Divringi, 2023)
- 35 percent of housing units have one or more repair needs, with an average repair cost of about \$3,400 per unit



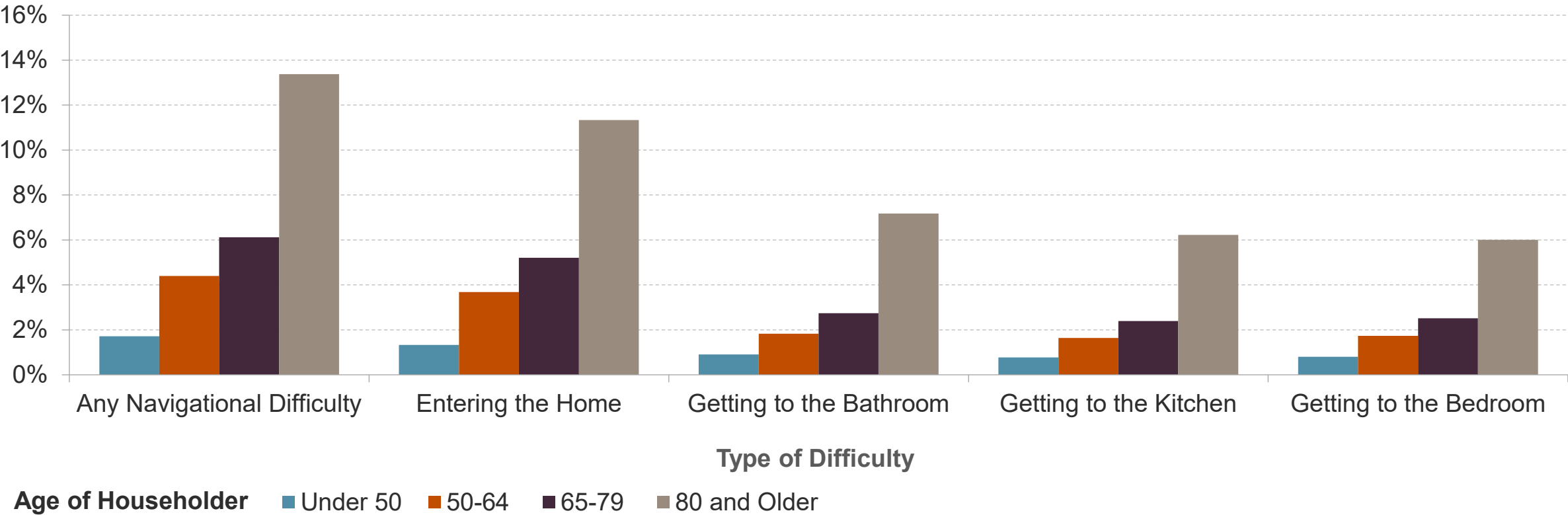
Source: Divringi, Eileen. "Research Brief: Updated Estimates of Home Repair Needs and Costs." 2023. https://www.philadelphiafed.org/community-development/housing-and-neighborhoods/updated-estimates-of-home-repairs-needs-and-costs-and-spotlight-on-weatherization-assistance?utm_medium=email&utm_source=&utm_campaign=&utm_content=home-repairs



The Scale of Unmet Repair Needs Increases After Accounting for Additional Home Performance Deficits

Accessibility: Many Households Have Difficulties Entering and Navigating Their Homes

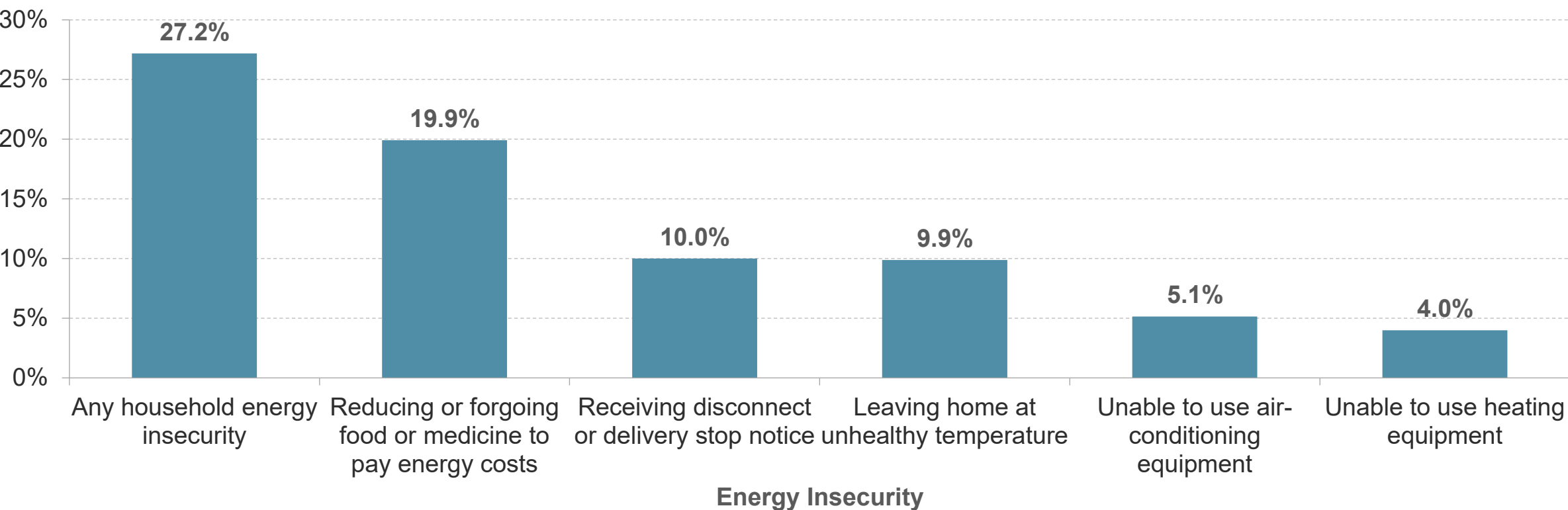
Share of Households With Difficulty (Percent)



Notes: Difficulties are reported only for people with a long-term condition. Households with a difficulty have at least one member reporting that challenge.
Source: JCHS tabulations of US Housing and Urban Development, 2019 American Housing Survey.

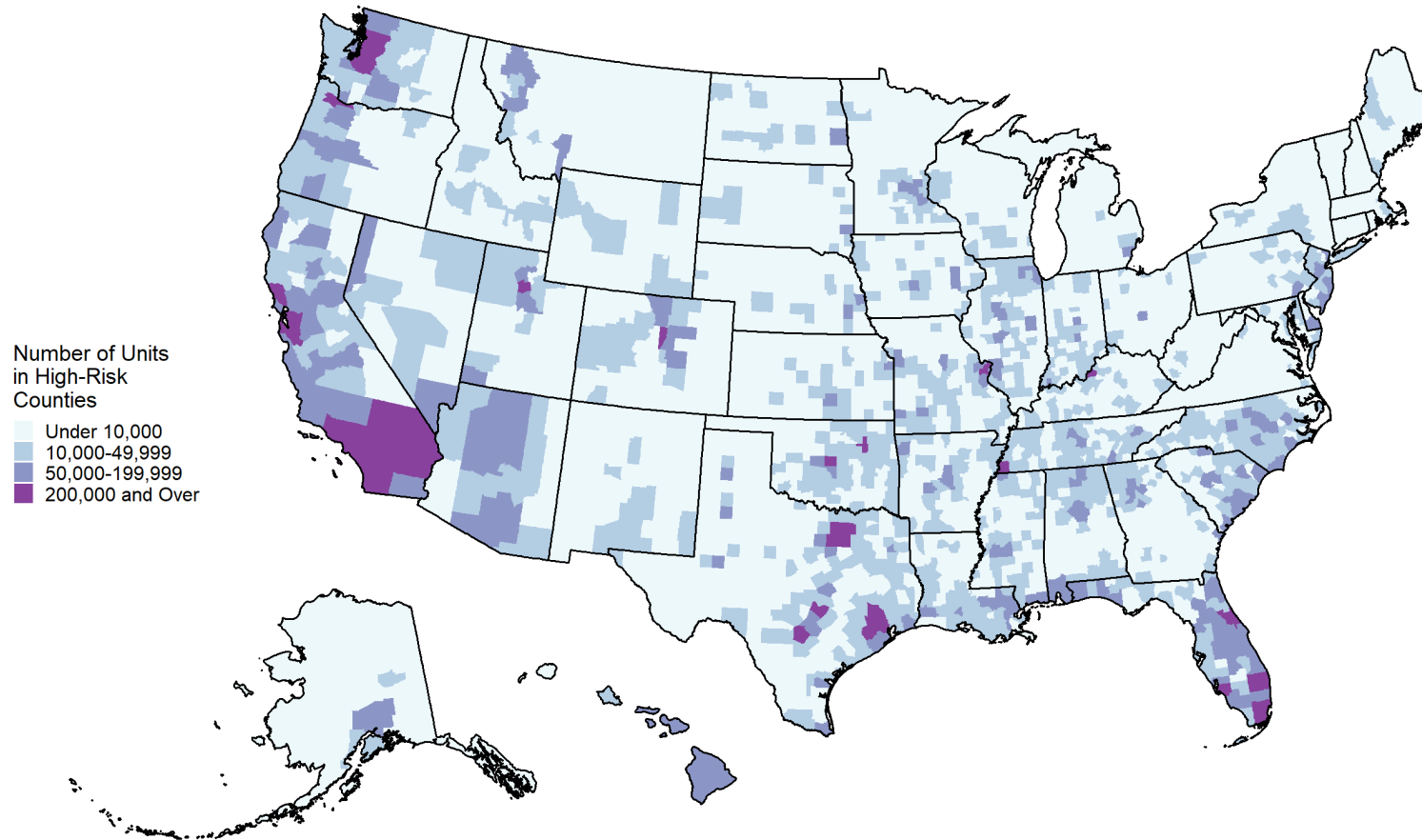
Weatherization: Many Homes Fall Short of Contemporary Energy Performance Standards

Share of US Households Reporting Energy Insecurity (Percent)



Source: 2020 Residential Energy Consumption Survey.

Disaster Exposure: More than 60 Million Homes Are at Risk of Environmental Hazards



Notes: High-risk areas have a relatively moderate, relatively high, or very high expected annual loss (EAL) score. EAL represents the average economic loss in dollars resulting from natural hazards each year. The number of units in high-risk counties is aggregated from the tract level.

Source: JCHS tabulations of Federal Emergency Management Agency, July 2023 National Risk Index EAL data, and US Census Bureau, 2021 American Community Survey 5-Year Estimates.

The Effects of Housing Deterioration



Housing Deterioration Harms Individuals and Communities

- **Individual Effects**

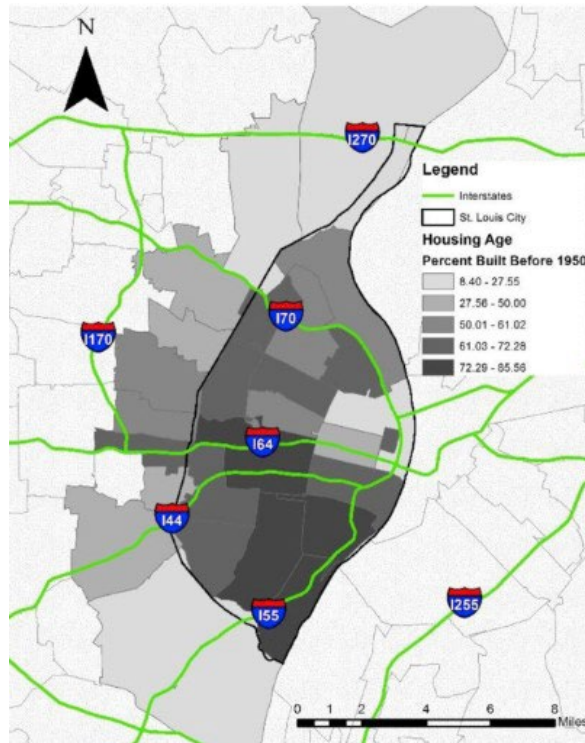
- **Health** – lead poisoning, asthma and other respiratory infections, physical injuries, poor mental health
- **Finances**
- **Housing stability**
- **Wealth**

- **Neighborhood Effects**

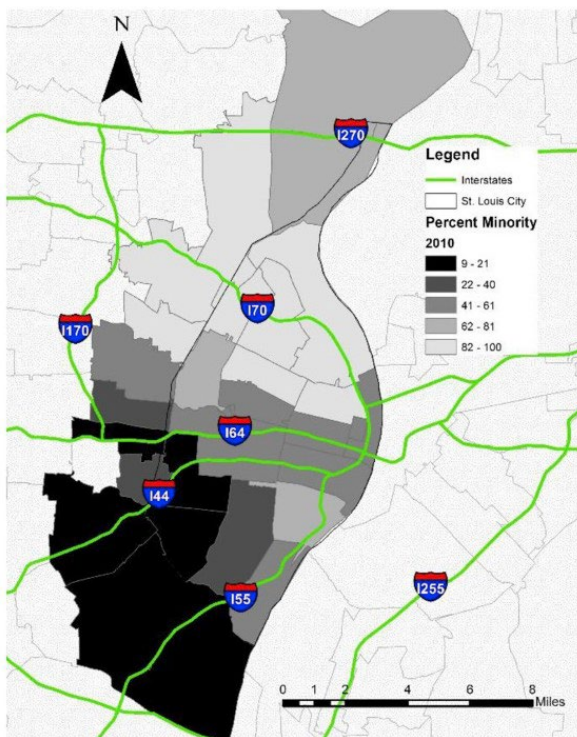
- **Housing Instability**
- **Depreciating Effect on Surrounding Properties**

Housing Decline, Environmental Hazards, And Health Outcomes Map Onto Racial Geographies Across The Country

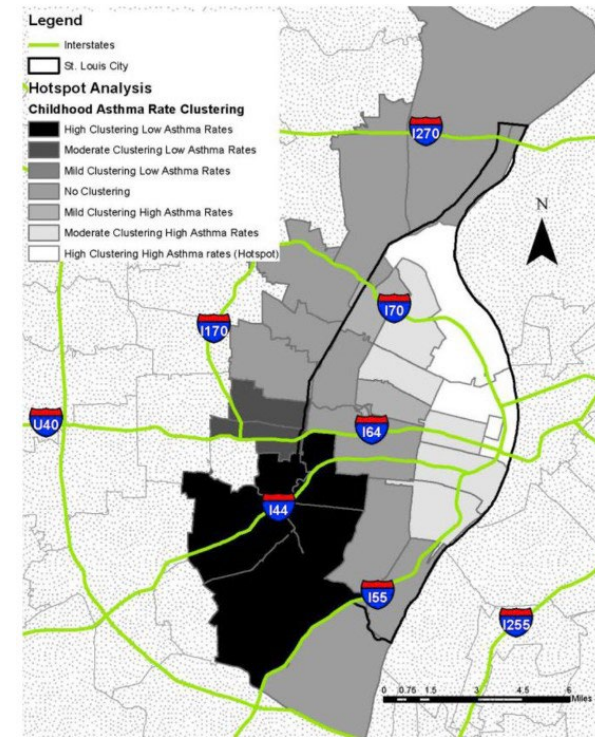
“Mapping inequality: Childhood asthma and environmental injustice, a case study of St. Louis, Missouri”
(Harris, 2019)



Share of Units built Before 1950



Share People of Color



Childhood Asthma Rate



The State of Home Repair Assistance



The Ecosystem of Home Repair Programs is Diverse but Fragmented

Programs Differ Widely On:



Household Characteristics

- Income
- Age
- Disability
- Veteran status
- Geography



Home Performance or Quality Target

- Habitability
- Accessibility
- Disaster exposure
- Energy performance



Program Administration and Operations

- Budgets
- Output

The Contemporary Home Repair Landscape:

Federally Supported Programs

- HUD CDBG
- HUD HOME
- DOE Weatherization Assistance Program
- HUD Lead Hazard Control and Healthy Homes
- FHA 203(k) Rehabilitation Mortgage Insurance
- FHA Title 1 Loans
- USDA Section 504
- VA HISA, SAH, and SHA
- HHS Administration for Community Living
- FEMA Individual Assistance
- SBA Disaster Loans
- HUD CDBG-DR
- FEMA Hazard Mitigation Assistance Grants
- DOE IRA Rebates
- EPA Greenhouse Gas Reduction Fund

State and Locally Supported Programs

- State and Local Home Modification Loans and Grants
- HFA Home Repair Loans
- HFA Energy Retrofit Loans & Rebate Programs
- State Energy Commission Utility Incentive Programs
- Residential Property Assessed Clean Energy
- Pennsylvania Whole-Home Repairs Program
- Municipal Programs

National Civil-Sector Programs

- Rebuilding Together
- Green and Healthy Homes Initiative
- Habitat for Humanity
- St. Bernard Project (SBP)

State and Local Civil-Sector Programs

- HopeBUILDERS (Kansas City)
- Nehemiah Project (Atlanta)
- Elevate (Chicago)

A photograph of a residential street featuring a row of two-story houses with light-colored siding and dark trim. A concrete sidewalk runs along the front of the properties, with trees and shrubs planted in the yards. The image is overlaid with a semi-transparent dark purple filter. The text "Lessons From Home Repair Assistance Providers" is centered on the left side of the image in a white, sans-serif font.

Lessons From Home Repair Assistance Providers

Home Repair Providers Face Budgetary, Statutory, and Logistical Hurdles:

- Programs are uniformly under-resourced
- Varying eligibility criteria can prevent or disincentivize program coordination
- Fragmentation leads to duplication and/or gaps in benefits
- Capacity challenges and data sharing restrictions limit outreach and collaboration efforts

All of these constraints result in gaps in coverage.

Workshop Discussion Themes

Expanding Outreach

- Joint recruitment and household screening assessments
- Use of other municipal services for hard-to-reach populations
- Property title discrepancies or legal clearance
- Building trust with residents

Combining Benefits

- Layering statutorily required repair scopes or thresholds
- Overcoming benefits duplication restrictions
- Gap program financing tools (philanthropic or charitable program operating funds)

Sharing Resources Across Programs

- Shared home inspections
- Shared project security, home access, and construction management services
- Shared contractors

Other Initiatives

- Household case management
- Contractor legal agreements and expedited payment
- Material bulk purchases
- Technical assistance (from federal or national civic programs)

Innovations and Recent Pilots are Helping Maximize Program Reach

- **Universal applications**
- **Centralized databases**
- **Deferrals/non-approvals list-sharing; other data sharing**
- **Fund-braiding coordination**
- **Labor training and wages**
- **Project monitoring and evaluation**

Conclusions

A photograph of a row of two-story houses with porches, overlaid with a dark purple tint. The word 'Conclusions' is written in white text on the left side. The houses have light-colored siding and dark trim. The porches have white columns and black railings. There are trees and a sidewalk in the foreground.

The Current Investment In Home Repair Interventions Falls Short Of Need

- **Home repair assistance programs address critical needs, yet the ecosystem is uniformly under-resourced.**
- **Increasing the evidence base is essential to elevate housing quality issues.**
- **A greater investment is needed to remediate substandard housing conditions and ensure all households have a safe and decent place to live.**

An aerial photograph of a city grid, likely Chicago, with a dark, semi-transparent overlay covering the entire image. The grid of streets and buildings is visible through the overlay.

Thank You

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