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Introduction

WHY HOME REPAIR? WHY NOW?

Todd Swanstrom

THE UNITED STATES is in the middle of a housing affordability crisis. People pay too much for housing. Housing expenses are cutting into other necessities, such as food and transportation, and many people cannot afford to buy a home, even a starter home. The policy discussion is focused on one solution: increasing the *supply* of housing in order to drive down prices. The national conversation on housing affordability, however, completely ignores housing *quality*. Housing affordability and housing quality are not two separate issues but two sides of the same coin. Most people acquire housing they can afford not through publicly subsidized housing but through what is misleadingly called "naturally occurring affordable housing" (NOAH).[1] There is nothing "natural" about it.[2] Leaving aside those parts of the country where housing is affordable because of economic or demographic decline, for housing to be "affordable," it *must* have deteriorated or be in a disinvested neighborhood with low market values. Forcing people to sacrifice quality in order to attain affordability is unacceptable.

As this book demonstrates, housing deterioration is a serious problem that does not get nearly the attention it deserves. Addressing the affordability crisis is not a matter of *either* increasing the supply of housing *or* preserving existing housing. We need to do *both*. Now.

The Need for Home Repairs

While America's aging population has prompted concern in recent years, there has been little discussion about aging housing. Just like human beings, homes deteriorate over time and need care. In 2023, the typical or median housing unit in the United States was 44 years old, up from less than 30 years in 1995.[3] As housing ages, it inevitably deteriorates unless carefully maintained. Housing deterioration occurs largely inside the home, and it is difficult to measure its impact on the home's residents. You may see a broken window or collapsing porch, but you cannot see the child suffering from asthma triggered by black mold or the elderly couple suffering from heat stroke because of inadequate air conditioning.

One of the reasons housing deterioration is largely invisible to the public and to policy makers is a lack of data, because housing deterioration is difficult to count or measure. We pay attention to things we count. Over the past century, many physical features of American homes have improved tremendously. In 1940, 45.3% of housing units lacked complete plumbing; by 1990, only 1.1% lacked plumbing.[4] Overcrowding is way down. Few Americans today lack running water, indoor toilets, or central heating. While we should celebrate these improvements, concentrating on features that can be easily tracked over time has fostered a misleading, or even false, narrative—that we have solved the problem of housing *quality* and what we need to address now is housing *affordability*. In fact, housing quality remains a serious problem and it is integrally related to the affordability crisis.

The *American Housing Survey* (AHS) produces the only national data on the quality of American housing—both privately and publicly owned. It does not report specific repair needs, however, and provides no estimate of the cost of needed repairs. In 2018, for the first time, researchers produced a national estimate of the need for home repairs. Linking answers to the AHS survey to "repair scenarios," researchers estimated that the total cost of needed repairs (updated for 2024) was $198.4 billion.[5] While many people have savings or access to credit to fund repairs, this is not true for low-income households. The same researchers estimated that the repair needs for homes occupied by families making less than 200% of the poverty threshold totaled $74.6 billion. This is a reasonable first approximation of how much public funding would be needed to repair the homes of households that cannot afford to pay for their own repairs.

These are big numbers, but flaws in the AHS mean that the actual need for home repairs is much greater.[6] The AHS, for instance, completely ignores conditions residents cannot see, such as lead contamination in paint and mold behind walls. It fails to identify safety issues, such as broken stairs, and gathers no information about key features of multifamily properties, such as roofs, foundations, exterior walls, and major systems such as furnaces. Finally, while the AHS requires homes to have functioning heating to be considered adequate, it did not add questions about the need for functioning air conditioning until 2023—increasingly a necessity in an age of global warming and more frequent heat waves.[7] How much more it would cost to address all the needed repairs overlooked by the AHS is impossible to say, but certainly the number would be much bigger—probably by tens of billions.

Experience at the local level further demonstrates the need for public investment in home repairs. A survey in Saint Louis asking people about their experience of their home in order to estimate the need for home repairs found that the average older homeowner had over $13,000 in needed repairs.[8] The waiting times for the city's main home repair program for owner-occupied housing is over five years. When the Gilbert Family Foundation announced a $20 million Detroit Home Repair Fund in 2022, it received over 125,000 phone calls within the first 24 hours.[9] Officials estimate that over $78 billion will be needed over the next 20 years to repair New York City's public housing.[10]

The need for home repair is further supported by the fact that many housing units are deteriorating to the point that they must be demolished. As Alan Mallach discusses in the last chapter, since 2000, during a time when the supply of affordable housing has been shrinking, the United States has lost an average of about 400,000 older housing units each year. Every repair that saves a home from demolition increases the housing supply. Repairing older homes is almost always less expensive than new construction, and it avoids the NIMBY problems that block so many efforts to build new units of affordable housing. Home repair programs not only preserve physical housing; they also preserve the social fabric, because residents are able to stay in their homes while the repairs are being done. Expanded home repair programs need to be part of the solution to the affordable housing crisis.

Why Home Repairs Should Be Subsidized

The main argument against public investment in home repairs is that housing maintenance should be left to individual owners and the private market. If owners don't take responsibility to care for their property, the argument goes, the public should not bail them out. Tenants will vote with their feet and leave those properties. If the public subsidizes home repairs, it will reward owners for shirking their responsibility. It could make the problem worse, not better. According to this line of thinking, the free market is the best mechanism for ensuring decent housing.

The free market argument, however, has fundamental flaws. First, it assumes that housing deterioration harms only those who own the home or live in it. In fact, housing deterioration has significant spillover costs that affect society more broadly, not just present owners or occupants. Adequate, safe, and healthy housing is what economists call a "merit good"—a good, like education, that has so many benefits to society that if left to the private market it will be undersupplied. Market actors only consider the *internal* benefits to themselves when investing in repairs, not the *external* benefits to society. To achieve the greatest good for society, the public should subsidize merit goods, like home repairs.

The negative spillover effects of housing deterioration (or positive spillover effects of home repairs) take many forms. It is not just individual homes that deteriorate but whole neighborhoods. In neighborhoods with low market values, a homeowner may not get back the money they invested in repairs when they sell the home. Lenders may refuse to finance home repairs. In such neighborhoods, the market fails to support home repairs. Evidence of housing deterioration nearby can undermine other owners' willingness to invest in the neighborhood, resulting in contagious disinvestment and decline. A dilapidated home can damage not just neighborhood property values but the local tax base, eventually undermining the provision of local public goods and services—sending property values down further. Chapter 7 by Austin Harrison and Chris Reeder-Young examines how home repairs can help stabilize and preserve neighborhoods facing these challenges.

The most significant negative effects of housing deterioration are damage to physical and mental health. Rigorous research, mostly by public health scholars, has documented the negative effects of housing deterioration on health.[11] Lead poisoning is a serious problem in older homes and can be addressed by something as simple as scraping off the old paint and covering the area with lead-free paint. Black mold, caused by excessive dampness, is a major cause of asthma.[12] Cockroach parts and feces, along with dust mites, especially common in deteriorated homes, can cause serious breathing problems.[13] As Charles Bruner explains in chapter 2, indoor air pollution is especially damaging to children. It disrupts childhood development, and the damage can persist throughout their lives. With global warming and more frequent heat waves, leaky homes and inadequate cooling equipment have become more serious health threats. Especially for older adults, air conditioning can be the difference between life and death.[14]

The effects of housing deterioration on health do not just harm residents of the home and neighborhood but the broader society. One study found that lead-safe window replacement, including stabilization of any loose paint, in all pre-1960 housing would reduce medical costs, increase lifetime earnings, and save energy, producing net benefits over costs to society of $67 billion.[15] A careful cost-benefit analysis of repairs, conducted by the national nonprofit Rebuilding Together, found that every dollar invested in home repairs produced $2.84 in social return. Savings to Medicare and Medicaid alone, generated by reduced costs from fewer falls, less lead exposure, and diminished use of assisted-living facilities, among other health improvements, generated $1.32 in social return for every dollar invested in repairs.[16]

Home repairs also benefit the environment. Chapter 4, by Ruth Ann Norton and other Green & Healthy Homes Initiative (GHHI) associates, examines the environmental effects of housing deterioration. As the saying goes, "The greenest building is . . . one that is already built."[17] Preserving older housing almost always produces less carbon emissions than new construction.[18] While new homes are almost always more energy efficient than older homes, it takes up to 80 years to make up for the energy needed to produce all the materials that went into the new construction, transport them to the building site, and assemble the home. Meanwhile, older homes have "embodied energy": the initial energy investment needed to produce the home is stored in the structure. If a home deteriorates to the point that it is abandoned or demolished, we lose this energy investment. Replacing an older home with a new home will needlessly damage the environment. Moreover, older homes can be made more efficient through upgrades, such as weatherization. According to a US Department of Energy evaluation of the federal Weatherization Assistance Program (WAP), every dollar invested in weatherization produces $1.40 in energy savings. (Including the health and safety benefits increases the benefit/cost ratio to $4.10/1.)[19]

Finally, global warming has increased the frequency of severe weather events, such as hurricanes and tornadoes, increasing the need to both make homes more resistant to severe weather and repair the damage after it occurs. Saint Louis City officials estimated that the tornado that hit the city on May 16, 2025, damaged or destroyed about 5000 homes, with damages totaling $1.6 billion.[20] Homes that had been repaired with new roofs and tuckpointing of bricks were more resistant to wind damage.

Private markets fail to adequately support home repairs for other reasons. According to market theory, deteriorated housing is a problem, but at least it is reflected in the price. People pay less for deteriorated housing. As I noted earlier, there is some truth to this: Many people acquire affordable housing by renting or purchasing older housing that has deteriorated. Sociologist Matthew Desmond, however, argues that private landlords charge too much for dilapidated housing. Possessing power over certain submarkets, landlords can charge a kind of monopoly price for low-quality housing.[21] Poor households often don't have much choice. If they have an eviction on their record, poor credit, or a criminal conviction, many landlords will not rent to them. Having few choices means many renters must take what they can get—even if that means paying a relatively high price for poor-quality housing. Chapter 6 by Ed Goetz, Anthony Damiano, and Evan Davis demonstrates that large corporate investors, despite having more capacity and resources, do a worse job maintaining scatter-site single-family rental housing than smaller local owners. The Housing Choice Voucher program subsidizes the rents of lower-income tenants, presumably to give them the ability to acquire decent-quality housing in the private market. But as chapter 8 by Marnay Avant shows, many voucher holders live in dangerously deteriorated housing.

Market dynamics in disadvantaged neighborhoods are another reason lower-income families often pay relatively high rents for low-quality housing. Landlords in areas with stagnating or declining property values cannot profit from appreciation. Needing to make all their profits from operating revenues, they skimp on repairs and raise rents. In neighborhoods with stagnating property values, landlords often milk the property until it deteriorates to the point of abandonment.[22] Poor people who live in deteriorated housing located in neighborhoods with stagnating property values are essentially forced to pay more for an inferior product.

In short, the economic argument for public investment in home repairs is strong. Home repairs programs are not just a charitable endeavor. They are an investment in the infrastructure of society. Correcting for market failures, publicly supported home repair programs protect the environment and enable more people to be healthy and productive members of society. Governments should invest in home repairs for the same reasons that they invest in roads, water systems, and sewers.

The case for home repairs is not just a matter of economic efficiency or environmental protection, however, it is also a matter of justice, or fairness. The United States signed on to the 1948 United Nations Universal Declaration of Human Rights, which asserted that adequate housing is a human right that should not be left entirely to the market.[23] The 1949 Housing Act declared that it is a goal of the nation to provide "a decent home and a suitable living environment for every American family."[24] Deteriorated housing violates these commitments. And housing deterioration is not evenly distributed across society. Low-income, Black, and immigrant households are disproportionately harmed by housing deterioration. Low-income families lack the discretionary income and equity to fund basic home repairs. Racial discrimination has prevented many African American families from purchasing homes in more prosperous parts of metropolitan areas. As a result, they have far less home equity than Whites to fund repairs.[25] Long-standing discrimination in education and labor markets has also left them with less income. Through no fault of their own, lower-income and Black and Brown households bear a disproportionate burden from housing deterioration. Public policies should address this injustice.

Government Support for Home Repairs Is Low and Falling

A half a century ago, in the 1970s, home repair occupied a more prominent place on the nation's housing agenda. Over time it has declined as a public priority to the point that, today, it is little more than an afterthought. The trend is perverse. Funding has fallen as the need has grown. Consider the public outcry that would ensue if funding for Social Security or Medicare had declined as the number of seniors grew. I will discuss why this happened and what we can do about it in the last two sections. Here I discuss the facts of government funding for home repairs.

From the 1930s to the 1960s the federal government was focused on slum clearance and showed little interest in home repairs. The surge of home repair programs in the 1970s coincided with an explosion of public opposition to urban renewal, a massive federal program that used eminent domain to buy large tracts of land in cities and demolish homes and businesses to make way for new construction. The program disproportionately displaced African Americans and destroyed more housing than it built. A grassroots movement emerged to stop urban renewal (and urban highway construction), advocating instead that federal funds be used to preserve existing housing. In *The Death and Life of Great American Cities* (Vintage, 1961) Jane Jacobs sang the praises of older, mixed-use urban neighborhoods and helped to jumpstart a movement to preserve the historic built environment in cities.

The one federal program that most embodied this change of heart was the Community Development Block Grant (CDBG). Enacted in 1974, CDBG took seven categorical grant programs, including Urban Renewal, and folded them into one block grant that gave local governments more discretion on how the funds could be used. Lawmakers clearly intended to give localities the power to stop the federal bulldozer and invest in older urban neighborhoods. The 1978 reauthorization of CDBG instituted a new formula that gave more funding to cities with older housing stock. When CDBG started, many cities had no experience running home repair programs. In the first few years of the program cities spent relatively little on home repairs. Home repair programs are challenging to implement. They require expert cost estimating, bidding procedures, oversight of repairs, legal agreements, and skilled contractors to do work that is in many ways more challenging than new construction. Cities learned quickly, however. According to a study of 61 jurisdictions receiving CDBG funds, by the fourth year of CDBG, every city had allocated funds for at least one home repair program.[26]

As figure 1.1 shows, after reaching a peak in 1978, CDBG funding for housing rehabilitation fell precipitously.[27] Indeed, between 1978 and 2024 CDBG funds for home repairs declined by 81.7%. Most of this was due to shrinkage of the block grant, which fell 77.1% in inflation-adjusted dollars from 1978 to 2024. At the same time, local governments reduced the priority they gave to repair programs, with the average percentage of CDBG funds committed to housing rehabilitation falling from 24.1% in 1978 to 19.2% in 2024. Chapter 13 by Jenna Dublin-Boc, Kelly Kinahan, and Stephanie Ryberg-Webster shows how Cleveland slashed funding for home repairs, redirecting funds to housing demolition.

CDBG is not the only federal program that funds home repairs. According to a comprehensive overview, 14 other federal programs do as well.[28] It is difficult to estimate how much the federal government invests in home repairs because many of the programs dedicate only a proportion of their funding to repairs, and some programs fund loans, not grants. Table 1.1 summarizes the seven largest federal programs funding home repairs.[29] The other eight federal programs that fund such repairs have low levels of funding, and it is impossible to determine how much of their budgets is invested in home repairs.[30]

With this estimate of federal funding, we can now calculate how much of the need for home repairs is met by federal funding. The study discussed previously estimated that lower-income households had $74.6 billion in repair needs in 2024.[31] This means that federal funding for home repairs in 2024

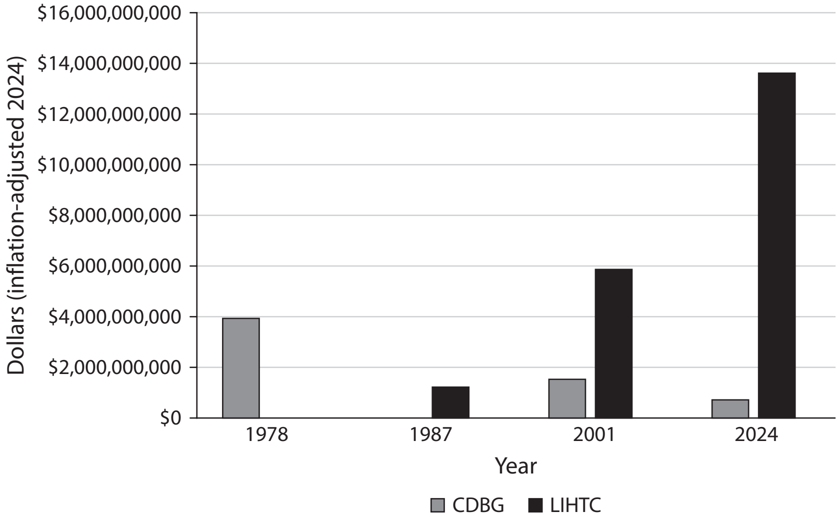

FIGURE 1.1. Low-Income Housing Tax Credit (LIHTC) and Community Development Block grant (CDBG) funding, 1978–2024.

TABLE 1-1. Estimated Federal Funding for Home Repairs, 2024

	Responsible Agency	2024 Funding (in Millions)
CDBG	HUD	$723.3
HOME	HUD	$497.5
Lead Hazard Control and Healthy Homes	HUD	$485.7
Weatherization Assistance Program (WAP)	Department of Energy	$326.0
Disaster Mitigation and Assistance Fund	FEMA	$239.6 (2023)
Specially Adapted Housing and Special Housing Adaptation	Veterans Administration	$147.2
Section 504	Department of Agriculture	$50.0
TOTAL		$2,469.3

FEMA, Federal Emergency Management Agency; HUD, Department of Housing and Urban Development.

(almost $2.5 billion) met only about 3.4% of the need. At this rate it would take over 29 years to meet present needs—ignoring the fact that over the next quarter of a century many homes will deteriorate further. Moreover, many of these funds can be used only for specific types of repair, such as weatherization or lead abatement, or can be spent only under specific conditions, such as in response to a disaster. Charitable donations do not come close to making up for the shortage in federal funding. The national network of organizations under the umbrella of Rebuilding Together, the largest national nonprofit dedicated to home repairs, raised $76 million for repairs in 2021, including $4.5 million of in-kind contributions.[32] Nonprofits do great work, but they can never, by themselves, meet the national need for home repairs.

Why Has Funding for Home Repairs Fallen?

It's a puzzle: Why has funding for home repairs fallen while the need has risen? At a time when the shortage of affordable housing has become a national obsession, why do we continue to allow hundreds of thousands of units of housing to deteriorate each year to the point that they are abandoned and demolished?

The low level of repair funding is not because the federal government spends little on housing. Adding up all funding for 23 separate federal housing programs, plus homeowner and investor tax subsidies, federal taxpayers invested almost $124 billion on housing in 2024.[33] This means that in 2024 less than 2% of federal housing expenditures were devoted to repairs. These perverse trends call out for explanation. I cannot nail down all the causes here, but I can point to key factors that would need to be part of any explanation.

First, the public and policymakers do not make the connection between housing deterioration and health problems, like children hospitalized with asthma or older adults suffering from heat stroke. Also, as I observed earlier, national data on housing deterioration are incomplete and inaccurate. In contrast, issues like housing affordability and segregation are well tracked by data that are often reported in the media.

Another reason housing deterioration does not get the attention it deserves is because media coverage of housing issues is dominated by superstar cities on the two coasts where the problem of deterioration and abandonment is less prevalent than in older industrial cities, small towns, and rural areas. As Emily Roush-Elliott and Michelle Stadelman demonstrate in chapter 3, housing deterioration is a huge problem in rural areas like the Mississippi Delta. In large coastal cities, gentrification (reinvestment in older urban neighborhoods) gets much more attention than disinvestment and decline. In fact, disinvestment and deterioration harm many more lower-income households than reinvestment and gentrification do.[34] The gentrification narrative casts a pall over efforts to repair and rehabilitate older homes, suggesting that such efforts lead inevitably to rising rents and displacement.[35]

While a dearth of data and prevailing ideas about neighborhood change have undoubtedly undermined support for publicly funded home repair programs, the political weakness of home repair advocates is the crucial factor. As noted earlier, 15 separate federal programs support home repairs. These policies frame home repairs not as something valuable in themselves but valuable only insofar as they support other objectives—from energy savings, to aging in place, to reducing asthma, to preserving historic architecture, to helping veterans. As the title of our last chapter puts it, home repair is "always a bridesmaid, never a bride." Each program has a separate rationale and a separate constituency. This makes political organizing for home repair challenging. Think of where the highway lobby would be if instead of federal and state earmarked gasoline funds there were separate grant programs for repairing bridges, painting the lanes, installing signage, building weigh stations for truckers, and so on. The highway lobby would speak not with one unified voice but, like home repair constituencies, with many disconnected voices, each clamoring for its piece of a limited pie.

One housing constituency, however, speaks with a loud voice, drowning out the voices of home repair advocates. The Low-Income Housing Tax Credit (LIHTC) program began as a last-ditch effort to raise funds for affordable housing in the wake of President Reagan's cuts to federal housing programs. The 1986 Tax Reform Act eliminated most tax incentives for building low-income housing, creating a political opening for a targeted tax credit program. Based on giving large investors tax breaks for investing in low-income housing, LIHTC was a marriage made in a bipartisan heaven: Republicans liked cutting taxes and Democrats liked building more affordable housing. Knowing that it was a small program set to expire in a few years, the Reagan administration reluctantly accepted LIHTC as part of the 1986 Tax Reform Act. Over time, LIHTC became a highly profitable investment, and in 1993 it was made permanent. As other housing programs, such as CDBG, have shrunk, LIHTC has grown (see figure 1.1).

In a period of heightened political polarization, the coalition behind LIHTC is extraordinary. As a 2018 article put it, "The low-income housing tax credit has been the poster child for bipartisan support."[36] This is all the more surprising because, as chapter 14 by Brian Adler and Todd Swanstrom shows, LIHTC projects are remarkably expensive, and so much of the subsidy does not go into housing but into the pockets of wealthy investors, lawyers, accountants, and others. The LIHTC political coalition dwarfs any other housing constituency, linking the interests of large corporations with grassroots housing developers. With over 2400 members, the ACTION Campaign maintains a national database on LIHTC projects in every congressional district, showcasing the benefits of the program to local politicians. As of June 2025, the Affordable Housing Tax Credit Association (AHTCC) had 275 dues-paying members, including powerful corporations like J. P. Morgan and Bank of America. AHTCC spent $490,000 on registered lobbying in 2024,[37] but campaign contributions by its deep-pocketed members have probably been more effective at cementing LIHTC support in Congress. It is worth noting that despite plans by President Trump and Congress to drastically cut federal housing aid, the so-called One Big Beautiful Bill, signed into law on July 4, 2025, permanently increased the LIHTC program by 12%, beginning in 2026.

The home repair industry has nothing comparable to the LIHTC political machine. The last chapter in this volume outlines the challenges facing the formation of a national political force for home repairs. The private, nonprofit, and public stakeholders who are part of the subsidized home repair industry are politically weak. Most home repair modeling contractors are small; in 2017, two-thirds had revenues of less than $500,000.[38] Many have one or two employees. The nonprofits involved in home repair are generally small, and Internal Revenue Service rules limit the political lobbying they can engage in. Absorbed in running home repair programs that provide little funding for operations and administrative overhead, home repair nonprofits have little bandwidth left over for political advocacy. Many city governments run home repair programs, but the beneficiaries of these programs are poor and politically marginal. Over the years, municipal home repair programs have shrunk, and cities have not lobbied vigorously for their expansion.

Above all, the home repair industry is fragmented by separate funding streams and program objectives. One of the largest federal home repair investments is the Weatherization Assistance Program (WAP). The idea emerged during the 1973 oil crisis, and WAP was established in 1976. At the local level, community action agencies, a legacy of the War on Poverty, provide grassroots support for the program, and it is easy to show Congress that weatherization saves money on heating and cooling bills. WAP, however, is not coordinated with other repairs. Weatherization makes no sense if the furnace is broken or the roof leaks. The home repair industry has not been able to speak with one voice for a "whole home" approach to repairs, in which all the repairs are done at once so that the home functions as a unified system to protect the health and safety of its inhabitants.

One exception to the political weakness and marginalization of the home repair industry is the state of Pennsylvania and, in particular, the city of Philadelphia. In Philadelphia, home repair has been framed holistically as an investment in affordable housing, healthy neighborhoods, and a prosperous city. As the president and CEO of the Philadelphia Housing Development Corporation, David Thomas, put it: "The most affordable house is the house you already live in."[39] The Healthy Rowhouse Project has leveraged over $100 million to fix up Philadelphia's oldest housing. The project is framed as a way to preserve affordable housing and homeownership opportunities for families of modest means. In 2021 Philadelphia passed the Neighborhood Preservation Initiative, which included $400 million in general obligation bonds to be spent over four years, much of it dedicated to home repairs and modifications. The city's Whole Home Repair Fund supports a range of programs addressing the comprehensive needs of homeowners and renters. The fact that general obligation bond funds were used shows that Philadelphia views home repairs as an investment in the entire city, not a program benefiting only individual households.

Drawing from Philadelphia's experience, in 2022 the Pennsylvania Legislature, with bipartisan support, invested $125 million in federal funds in a Whole-Homes Repair program that provides funding for homeowners and small landlords. The program has been popular and is oversubscribed. In January 2025, Senators John Fetterman (D-PA) and Cynthia Lummis (R-WY) reintroduced the Whole-Home Repairs Act in the US Senate to create a national five-year pilot program based on Pennsylvania's program. These initiatives show that whole-home repair programs can win political support, but there is much work to be done. Even though Pennsylvania's program was popular, the legislature failed to renew its funding, and as of this writing the national Whole-Home Repairs Act is stalled in Congress.

The Way Forward

Although the political obstacles are daunting, the time is ripe to build a movement for improving and expanding home repairs in the United States. When thinking about the path forward, there are two basic challenges. First, we need to improve local home repair systems *within the present policy regime*. Even though existing housing policies have pushed home repairs to the sidelines, local practitioners can do much to improve local home repair systems. Second, we need to think long term about how to *enact policies at the federal, state, and local levels to support home repairs*. The two levels are mutually supportive: The more we improve local home improvement ecosystems, the easier it will be to make the case for supportive public policies; and the more we enact supportive public policies, the easier it will be to reform local repair systems.

Fragmented home repair policies have helped to entrench local home repair systems that are often inefficient, uncoordinated, and burdensome to applicants. But cities around the country, including Philadelphia, Baltimore, Detroit, and Saint Louis, are working to reform their systems. Here are some key reforms that cities are implementing.

1. **Simplifying Local Home Repair Systems:** At present, fragmented local home repair programs are difficult for citizens to understand. Application processes are burdensome. Chapter 10 by Robin Bartram interviews applicants to a repair program in Chicago, documenting their frustrations with confusing and time-consuming paperwork and unfair requirements to qualify for help. Working together, local governments and nonprofits can make repair programs more user friendly by developing centralized intake processes, a common application across different programs to reduce the administrative burden, and better ways of targeting aid to maximize fairness and efficiency.
2. **Creating an Integrated Home Repair System:** Local programs should move away from a siloed approach dictated by separate funding streams and move toward a "whole-home" approach implemented by an integrated home repair system. When assessing repair needs, home repair providers should coordinate with other agencies to ensure that the needs of the whole home are addressed—for example, coordinating basic systems upgrades, such as heating and air conditioning, with weatherization. Recipients of home repairs should receive legal services to insure clear title to the property and a plan of succession to pass on wealth to the next generation. Chapter 5 by Karen Black and Woody Rogers examines how home repairs can address the racial wealth gap. Local home repair systems need to provide a spectrum of services that address all needs—from helping residents to repair their homes themselves with aids like tool lending libraries and workshops

to facilitating loans from private lenders, to fully subsidizing repairs for those who cannot fund their own repairs.

3. **Scaling Up Home Repairs:** Because every home repair project is unique, home repairs are difficult to routinize and scale up. Nevertheless, opportunities exist. Local providers could put out a call for bids on, say, 30 roofs, enabling local contractors to save money with bulk purchases of materials and achieve economies of scale.
4. **Creating Neighborhood-Focused Home Repair Strategies:** Recognizing that it is not just individual homes that deteriorate but whole neighborhoods, local home repair providers should strive to target neighborhoods threatened by decline with visible repairs to shore up market confidence.
5. **Building an Ecosystem of Capable Contractors and Trained Workers:** The weak link in many home repair systems is a shortage of reliable contractors and skilled home repair workers. Home repair providers can work with community colleges, workforce development agencies, and unions to train carpenters, plumbers, electricians, and others in home repair skills. Expanding locally based, minority-owned repair contractors will insure that expanded home repair expenditures circulate in the local economy, promoting community economic development.
6. **Forming Local Home Repair Coalitions:** Finally, to achieve the local reforms listed above, it is imperative that home repair advocates form networks of home repair providers, funders, contractors, and owners to coordinate their actions and amplify their voices in the public sphere.

Local reforms can improve home repair systems, but the only way we will make significant progress is by radically reforming housing policy, especially at the federal level. The most important reform needed at the national level is to consolidate some, if not all, of the 15 programs that support home repairs into one whole-home repair block grant, giving local actors the flexibility to enact reforms like those listed above.

We also need programs to address rental housing repairs. Most repair programs are limited to homeowners, and usually to elderly or physically disabled ones. They are widely seen as deserving beneficiaries of public funds, in contrast to landlords, for whom, as often as not, repair assistance is seen as undeserved, and likely leading to higher rents and profit-taking. Most dwellings in need of repair, however, are rental homes. We need new federal repair programs that target rental housing. Three chapters in this book address the special challenge of rental housing repair. Chapter 9 by Elizabeth Mueller, Ben Martin, and Kathryn Howell shows how difficult it is to address rental housing deterioration, even in a prosperous city like Austin, Texas. Chapter 11 by Eileen Divringi and colleagues shows how Philadelphia is pioneering a program to address rental housing deterioration. And chapter 12 by Kristian Blackmon and colleagues examines an effort in Saint Louis to organize lower-income tenants to address housing deterioration.

Finally, the highest policy priority must be to expand funding. If the Trump administration and Congress follow through with devastating cuts to federal housing aid, state and local governments will need to step up their investments in affordable housing, including repairs. Investing taxpayer dollars in home repairs makes economic sense. State and local governments can issue general obligation bonds to fund home repairs. Targeting home repairs to middle neighborhoods can help to prevent them from declining and preserve the tax base. Even if local home repairs do not move the market, they are justified by the improvement to health and quality of life for residents of older housing. Finally, there is no reason why the LIHTC program could not be reformed to enable some of the proceeds to be invested in home repairs.

Home repair programs should not be framed as charity but as investments with a positive social return for every dollar invested. The economic, public health, and environmental cases for home repairs are compelling. Home repairs, however, are also a matter of justice, or fairness. An older homeowner who received public support to repair her home said in an interview: "The thing is having to pick between do I do home repair [or] do I pay this bill? Do I do a home repair or buy this medicine?"[40] In one of the wealthiest countries in the world, no one should have to choose between life-saving medicine and basic health and safety repairs. Everyone deserves a decent place to live.

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Note: Page numbers in italic type indicate figures or tables.