

Call for Papers

Housing Deterioration and Home Repair A Symposium and Edited Book

BACKGROUND

Much of America's housing stock is old or aging. Two out of five homes and apartments nationally are over 50 years old, but in older eastern, southern, and Midwestern states, the share of older housing is much greater. 55 percent of all units in Illinois are over 50 years old, as are 60 percent of the housing units in Massachusetts and Pennsylvania. Within each state, the share of older housing is greatest in the central cities. 67 percent of all housing units in Boston are over 50 years old, as are 64 percent in New Orleans, 77 percent in Baltimore, and 86 percent in Buffalo.

With important exceptions, such as LIHTC, the de facto affordable housing strategy of the United States has been to build new housing for middle-class and affluent households and let older homes filter down to lower income households. Older houses and apartments tend to have lower sales prices and rents than new units and are home to a disproportionately large share of America's lower income households and people of color.

Our nation's relatively affordable older housing stock, however, is at risk. Between 2012 and 2022, the net loss of housing constructed prior to 1960 was 2.6 million units, offsetting nearly 20 percent of the (usually much more expensive) new housing constructed during the same period. Common sense dictates that if the United States is to even begin to address the severe shortage of housing that currently exists, it cannot rely entirely on new construction; it must stop the hemorrhaging of the existing housing stock.¹ Preserving older housing must be a crucial component of any strategy to address the shortage of affordable housing.

A significant, although hard to determine, share of this older housing has deteriorated over the years and is in varying degrees of disrepair. The 2021 American Housing Survey suggests that roughly 12 percent of all rental units and 5 percent of all owner-occupied units built before 1960 are "inadequate", yet it is clear that that definition fails to encompass many important indicators of substandard condition, including many clearly deleterious to health and welfare.²

Research on the social determinants of health has documented the serious health effects of deteriorated housing, including asthma caused by dampness and mold, lead poisoning caused by breathing or ingesting lead particles, and illness associated with uncomfortable temperatures in homes due to air leaks and inadequate HVAC systems, a problem exacerbated by the increase

¹ All data in these paragraphs is from the one-year American Community Survey for 2022 and for 2012.

² Since 'inadequate' is a compound definition, a casual look at the individual indicators of unhealthy condition; e.g., cracks in walls or floors, vermin infestation, heat breakdowns, etc., in the 2021 AHS shows that their frequency is far greater than the number of units deemed 'inadequate'.

in life-threatening severe heat waves in many parts of the United States. Housing deterioration not only affects physical health, but also people's mental health, social connections, and financial well-being, along with the stability of their neighborhoods and the strength of the local tax base. Deterioration increases residential instability, particularly among vulnerable populations, such as single mothers with small children or elderly, lower-income, homeowners.

Housing deterioration is a matter of racial, economic, and environmental injustice. Historically, the racist practices which barred African Americans from purchasing homes in more privileged parts of metropolitan America over many decades relegated them to the older housing stock, leaving them more subject to housing deterioration and blocked from building the home equity that might enable them to raise the capital to repair and upgrade their homes. Disproportionate numbers of low-income families, African Americans, and Latinos are renters and subject to what are often worse housing conditions than homeowners.

The home repair and home improvement industry in the United States is a large one; an analysis of the 2012 economic census found that there were nearly 225,000 remodeling contractors in the United States, with total annual receipts of \$114 billion.³ That industry, however, is strongly skewed toward the more affluent side of the market. By comparison, the lower-income market, which often needs subsidies in the form of grants or soft loans is poorly served. It is impossible to determine exactly how much public or philanthropic money is used to subsidize home repairs and renovation, but the evidence suggests that the figure, with the possible exception of a brief, one-time surge as a result of Federal ARPA funds during the COVID-19 pandemic, is small.

ARPA funds have largely been exhausted, leaving the Community Development Block Grant program, which is down by more than 75 percent in inflation-adjusted dollars from its peak, as the largest ongoing source of federal funds for home repairs. Earlier federal programs devoted to home repairs have long since expired, while existing home repair programs funded at the state and local level are an uneven patchwork of limited public and nonprofit funding. While the need for more new construction has become the issue de jour in the housing field, the need to better maintain and preserve the deteriorating older housing stock has been largely ignored, both by policymakers and researchers.

Using the standard that no one should spend more than 30 percent of their income on housing, researchers have documented the huge and growing shortage of affordable housing. But this standard for measuring affordability significantly understates the affordable housing problem because it says nothing about *quality*. Even if someone spends less than 30 percent of their income on housing, it hardly qualifies as "affordable housing" if it threatens their health and safety. The affordable housing discussion has largely ignored the issue of housing quality. Similarly, the vigorous debate about gentrification and reinvestment in older neighborhoods has

³ Analysis by the Harvard Joint Center for Housing Studies. Remodeling contractors were those that earned more than 50% of their receipts from remodeling or repairs. This sector, of course, contains everything from large general contractors to part-time handymen/women and includes everything from a multimillion-dollar gut rehab of a historic house to a small fix-it project.

distracted attention from the far more serious problem of housing deterioration and disinvestment.⁴

One reason that housing deterioration receives relatively little attention from policymakers is that the costs are largely invisible. You may see a collapsing porch, but you cannot see the child suffering from asthma because of dampness caused by a leak in the roof. Most middle-class and affluent people do not even see the collapsing porch, because most visible housing deterioration occurs in isolated areas of concentrated poverty.

No comprehensive or reliable database exists on the extent of housing deterioration, or the extent of repairs needed to address it. As noted, the AHS data is seriously limited. Nonetheless, a study from the Philadelphia Federal Reserve Bank, based on AHS data, estimated the cost of meeting repair needs for the nation in 2022 at \$149.3 billion.⁵ This report, however, underestimates the amount needed, since it does not include the structural costs of repair in multifamily housing that are not specific to the individual dwelling unit, such as repairs to roofs, foundations, exterior walls, or building systems. The report estimates that \$57.1 billion or 38 percent of that amount is needed for repairs to the homes of low-income households.⁶ While some of these costs might be financed conventionally, most would need to be subsidized.

Whatever the likely cost to fund the backlog of needed repairs, the social return on that investment is likely to be positive. A cost-benefit analysis conducted by Rebuilding Together, a national nonprofit that funds home repairs, estimates that every dollar contributed to the organization for that purpose generates \$2.84 in social return, mostly in the form of reduced health care costs by Medicare and Medicaid due to fewer hospitalizations and less use of assisted living facilities by elderly homeowners.⁷ Modest expenditures in home repairs prompted by systematic code enforcement have been shown to lead to significant reductions in child lead poisoning incidence, and by inference, the resulting medical costs.⁸ Moreover, many of the costs associated with housing deterioration cannot be reasonably monetized, such as mental stress, social stigma, and social isolation.

A socially just society should not only ensure every household access to a home – which we do not even do - but access to a home that is meets reasonable standards of health, safety and security. No family of whatever income and condition in life should have to live in a home that compromises their health and safety.

⁴ E. Seymour & J. Akers, "Decline-induced displacement: The case of Detroit," *Urban Geography*, 44(4), 2023: 591-617.

⁵ Eileen Divringi, "Updated Estimates of Home Repairs Needs and Costs and Spotlight on Weatherization Assistance" (2023)

⁶ We believe that this actually *underestimates* the share of the need among low income households, because a significant part of the unmet need among higher income households and in high-value neighborhoods is likely to be met by the market over time, typically as a byproduct of housing turnover.

⁷ <https://rebuildingtogether.org/social-return-investment>

⁸ B. S. Kennedy, et al, "Declines in elevated blood lead levels among children, 1997– 2011," *American Journal of Preventive Medicine* 46, no. 3 (2014): 259-264.

CALL FOR PAPERS

We are seeking papers that contain thoughtful, rigorous research, analysis and commentary on housing deterioration and home repair, to the end of (1) initiating a broader national conversation on the significance of this issue in the larger framework of national housing policy, and (2) designing constructive policies and public resource allocations to combat housing deterioration and foster improvement and preservation of older housing, particularly in low-income and minority communities. While it may be appropriate to contextualize a particular subject by looking at the entire universe of deterioration and home repair needs, we are looking for papers that focus primarily on low-income and minority communities, and on that part of the need that cannot or will not be addressed by the private market.⁹ This Call for Papers aligns with a broader effort for catalyzing a movement to produce greater public, private, and civil resources to improve housing conditions and home repair programs sponsored by the Robert Wood Johnson Foundation in which the call authors are participating.

We invite scholars and practitioners – separately or in combination – to propose papers on various aspects of housing deterioration and home repairs, including but not limited to the specific topics and questions outlined below. Authors whose proposals are selected will be expected to prepare the paper and present it at a symposium to be held in St. Louis in January or February 2025. Those who complete their papers in final draft form in time to present them at the symposium will receive an honorarium of \$1,000 and will have their expenses for travel, accommodation and meals at the symposium covered. After the symposium, the organizers/editors will select papers for inclusion in an edited book and invite their authors to revise them as necessary. Selection will be based on the quality of the paper but also with the goal of creating a cohesive book in which the papers relate to one another and further the overall themes of the project. We intend for the edited book to appeal to both scholars and practitioners, and therefore it is imperative that the papers are clearly written and free of jargon. The authors of papers accepted for publication will receive a second honorarium of \$1,000.

Authors interested in participating in this project should submit a proposal no later than February 16, 2024 to Todd Swanstrom at swanstf@gmail.com. Proposals should include the following:

- An abstract of the proposed paper (no more than 500 words)
- A statement of each author's background or interest in this subject or related fields, such as code enforcement, affordable housing, neighborhood stabilization, etc.
- CVs for all authors
- Contact information for all authors, with the corresponding author identified.

We particularly encourage submissions from current or former public or private sector practitioners, and collaborations between university-based scholars and practitioners.

⁹ That said, papers that look at ways to motivate greater private market involvement in home repairs in lower income communities, consistent with principles of social justice, are welcomed.

POTENTIAL PAPER TOPICS AND QUESTIONS

We have created this list of topics and questions to assist potential authors to identify areas of interest relevant to the overall subject of housing deterioration and home repair. Authors may propose quantitative or qualitative research papers, policy or historical studies, or case studies. Any case studies, however, should clearly aim to shed light on larger issues rather than being simply descriptive of a local example. While this list is intended to be comprehensive, authors may also propose topics not included in the list.

A. The scope of the problem

1. The magnitude and distribution of housing deterioration in the United States

How extensive is the problem of housing that does not meet reasonable standards of habitability? Are there better ways to quantify the extent and features of housing deterioration than are currently widely known?

How does the extent of deterioration and the need for repairs vary ...

- a. By region and metropolitan area?
- b. By community type; e.g., central city, suburb, rural area?
- c. By neighborhood income level?
- d. By neighborhood racial or ethnic configuration?

How serious is the loss of potentially usable housing through deterioration? To what extent does deterioration and loss of housing affect the shortage of available, affordable housing in key market areas? To what extent does that vary by region, metropolitan area, and community type?

2. The contours of the problem of housing deterioration

What is the distribution of housing problems that require repairs; e.g., plumbing, electrical wiring, mold, etc.? To what extent do properties suffer from multiple problems? To what extent is lack of routine maintenance a cause of housing deterioration?

Does the nature and severity of repair issues vary across the country? If so, in what fashion and to what extent?

How does deterioration vary across owner-occupied and rental housing?

How much would it cost to bring deteriorated housing up to acceptable code standards?

Of the total cost, how much could be financed conventionally, and how much would have to be subsidized?

3. The home repair industry

What are the key characteristics of the home repair industry (overall size, size of firms, geographic distribution, types of activity, etc.)?

To what extent is the industry engaged in repair and rehabilitation in low-income communities, and how do the characteristics of that segment of the home repair industry differ from those of the industry as a whole?

What limitations of the industry would need to be addressed in the context of building a comprehensive strategy to address housing deterioration?

To what extent is there a shortage of skilled workers in the home repair industry? To what extent does that vary by geographic area?

To what extent is availability of skilled workers a constraint on meeting the goal of a comprehensive strategy to address housing deterioration? What are the gaps?

What systems and processes exist to train skilled home repair workers? Are they adequate to meet the demand? What models should be pursued to increase the supply of qualified skilled home repair workers?

B. The effects of housing deterioration

4. The effects of housing deterioration on the living conditions and well-being of the older population

How does deterioration affect physical and mental health, and social activity?

How does deterioration affect older residents' ability to remain in their homes, and concurrently, use of eldercare facilities?

5. The effects of housing deterioration on the physical, social and psychological well-being of families and children

How does deterioration affect physical and mental health, and social activity?

How does deterioration affect residential stability, employment stability, and child outcomes?

6. The effects of housing deterioration on family finances, household and community wealth

How does deterioration affect property values and wealth-building for lower-income homeowners?

How does deterioration affect municipal budgets, both in terms of potentially reduced tax collections and imposition of additional municipal costs?

7. The effects of housing deterioration on neighborhoods and social cohesion

How does deterioration affect the dynamics of neighborhood change, and influence neighborhood trajectories?

To what extent does housing deterioration lead to housing vacancy and abandonment?

Are there other adjacent effects of housing deterioration such as neighborhood displacement, housing precarity, or predatory investment practices?

8. Housing deterioration and economic, racial and environmental justice

What justice frameworks should be used to examine housing deterioration?

How does the distribution of the need for home repairs (see #1 above) further economic, racial and environmental injustice?

What role has public policy played in furthering the uneven spatial distribution of housing deterioration among demographic and economic groups?

C. Housing deterioration and public policy

9. Understanding and evaluating the history of federal support for home repairs

When did the federal government begin funding home repairs? What programs did it initiate, and over what time periods? What were the effects of those programs? Why were they initiated, and why abolished? What current federal programs are dedicated in whole or part for home repairs? How effective are they?

To what extent have federal policies addressed home repair needs of owner-occupied vs. rental housing?

How important have tax incentives, such as the historic preservation tax credit and the LIHTC program, been as vehicles to further home repair?

What political constituencies, if any, exist for home repair at the federal level, and how do they pursue their goals? What existing political constituencies are directly or indirectly opposing a robust home repair policy agenda and why?

10. The extent of state and local government involvement in home repair programs.

To what extent have states and local governments initiated and carried out home repair programs using funds generated by the state or locality? How does the extent of state and local engagement vary across the nation? Are there particular states and cities that have addressed this issue in significant ways?

What funding sources do states and local governments use to support home repair programs? Are these one-shot or ongoing programs?

How do states distribute funds by locality? By owner-occupied vs. rental housing?

How do state and local programs relate to federal programs; e.g. piggyback tax credit programs?

What state tax incentives have been used to foster home repair or improvement; e.g., neighborhood revitalization or historic preservation tax credits? How effective have they been?

What has been the effect of state and local government home repair programs?

11. The role of housing code enforcement in addressing housing deterioration

To what extent does code enforcement lead to investment in home repairs?

To what extent does investment increase in response to strategic enforcement (e.g., rental registries, licensing, regular health & safety inspections, performance-based inspections)?

To what extent have code enforcement activities been integrated with home repair programs, social services, etc.?

To what extent has the involvement of public health entities and healthy homes programs fostered investment in home repairs?

12. The extent of private and nonprofit support for home repairs

To what extent and in what ways has the nonprofit infrastructure (CDCs, Home Repair Centers, etc.) engaged with home repairs? What are the capacities and limitations of the nonprofit sector in this area?

What has been the effect of their activities?

How are nonprofit home repair providers supported?

How have banks and credit unions supported home repairs? To what extent do they do so outside conventional market-based lending channels?

To what extent have foundations supported home repair activities?

13. The special case of the rental housing stock

What home repair programs have been specifically directed to rental housing? Is home repair in rental housing under-invested compared to owner-occupied housing?

What home repair models; e.g., what financing models, links to other programs such as landlord training programs, etc. are most effective in addressing rental housing deterioration?

How can public sector programs be designed to ensure that assistance to landlords benefits tenants? What are the impacts of housing deterioration in the context of public or subsidized housing and are there policy solutions to address these specific cases?

14. How have other wealthy nations addressed the issue of housing deterioration and home repair?

How does the extent of the housing deterioration problem in other countries compare to that in the United States? How has that changed over time?

How successful have other nations been at addressing housing deterioration?

To what extent have other national governments addressed this issue, how have they done so, and what level of national resources have been allocated to this purpose?

How are home repairs financed in different countries? What are the roles of the public, private, and nonprofit sectors in funding and carrying out home repairs?

To what extent do programs exist to support home repairs in lower-income communities outside conventional market channels? What are the principal funding sources for those programs?

Part IV. Where do we go from here?

15. The federal role

What should be the federal role in addressing housing deterioration and home repair?

What forms should future federal programs take? To what extent should they be modifications to existing programs such as CDBG or LIHTC, or new initiatives? What level of resources should the federal government allocate to this issue?

16. The state and local government role

What should be the state and local roles in addressing housing deterioration and home repair? What forms should future state and local programs take? What should their roles

be in funding, allocating, carrying out and/or monitoring home repair activities? What levels of resources should the states and local governments allocate to this issue?

17. Building a home repair ecosystem

What changes are needed to the home repair industry to more fully address the need? Are there specific changes that will also further business opportunities for underserved populations?

What is the role of the nonprofit sector in addressing the need, and what changes are needed for it to be more productive in this area?

To the extent that there are shortages in skilled workers in this sector and what are the most effective ways to alleviate those shortages, as well as create employment opportunities for people in low-income communities?

18. What would a home repair justice movement in the United States look like?

What groups presently advocate for home repairs for low-income households and people of color? What role do unions, civil rights organizations, advocates for older persons, and neighborhood organizations play in advocating for home repairs? Where is the most successful political advocacy for home repair presently occurring? What explains its success?

How should the issue of housing deterioration and home repair be framed to attract maximum political support? Should it emphasize the social return on investment or be framed in terms of racial, economic, and/or environmental justice?

Should a future home repair justice movement be stand alone or should it be folded into existing movements addressing affordable housing, homelessness, and environmental justice?

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