Research Brief

The Need for Home Repairs in St. Louis – and What We Can Do About It

(Full Report available at: https://www.umsl.edu/ciac/homerepair.html)

Today's sagging porch is tomorrow's abandoned house.

For the last two years, researchers at UMSL have worked alongside City departments and the region's largest home repair providers to shed light on a problem that, until now, has largely been hidden from public view: the enormous unmet need for home repairs in St. Louis.

Home repairs, when adequately funded, improve people's physical and mental health, as well as the overall quality of life. In addition, home repairs help to preserve affordable housing and our city's historic architecture, stabilize neighborhoods, and prevent property abandonment while protecting hard-earned generational wealth through homeownership.

The findings on the need for home repairs are based on 583 returned surveys by older (60+) homeowners in St. Louis:

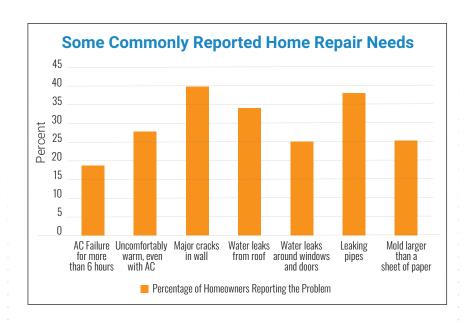
"The thing is having to pick between do I do home repair [or] do I pay this bill? Do I do a home repair or buy this medicine?"

- St. Louis homeowner

- Average Cost of Needed Repairs: \$13,023
- Total Needed to Address Repair Needs for All Older Homeowners in St. Louis: \$302 million
- Average Age of Homes: 97 years
- Most Common Needed Repairs: Install Electrical Plugs and Weatherization
- Over 80% had an electrical outlet used for more than two devices (a fire risk).
- Many older homeowners lacked properly functioning air conditioning, which can be deadly in a heat wave.

"What stands out to me is they're willing to help low-income people. And that's a blessing cause a lot of us don't have the money to get our homes repaired..."

- St. Louis homeowner

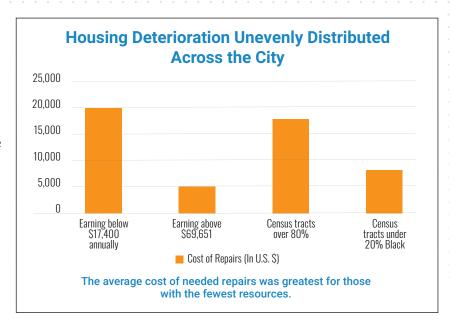


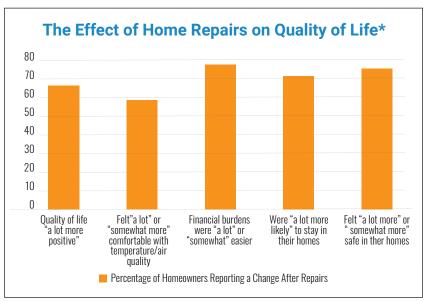


Prepared by UMSL's Community Innovation and Action Center (CIAC) with financial support from RRF Foundation for Aging and the St. Louis City Senior Fund

CONCLUSION: We Need to Invest More in Home Repairs

- Economic and Racial Injustice: Almost half of our respondents earned less than \$35,000 a year. Older homeowners want to repair their homes but lack the resources to do so. No one should be forced to choose between repairing their home and paying for essential medicine. Owners of low-value properties, situated in neighborhoods with little mortgage activity, have no other means of accessing funding for home repair. Confined to certain neighborhoods by racist housing laws earlier in the last century, black homeowners bear a disproportionate burden of the costs of housing deterioration. This is not fair.
- Aging in Place: Home repairs enable homeowners to age in place with dignity and significantly enhances the quality of life for those who receive support.
- Affordable Housing: Home repairs boost the supply of affordable housing. Overwhelmingly, those receiving home repairs own the property without much debt or free of any mortgage. These are often older Black residents who overcame significant hurdles to purchase and own property. With rising housing costs, the preservation of existing affordable housing is just as important as the construction of new affordable housing.
- Housing Preservation: Home repairs preserve St. Louis's legacy brick housing stock for future generations and can provide a foundation for future revitalization. Investing in the preservation of an occupied property prevents vacancy and property abandonment and helps to preserve the home as an asset for generations to come.





^{*} Based on survey of 83 homeowners who received repairs along with 31 follow-up interviews.

PARTNER ORGANIZATIONS:

















