



# RESTORING COMMUNITY

Launching a Home Repair Network for  
Low-Income Homeowners in St. Louis



## About the Urban Land Institute

The Urban Land Institute is a global, member-driven organization comprising more than 48,000 real estate and urban development professionals dedicated to advancing the Institute's mission of shaping the future of the built environment for transformative impact in communities worldwide. ULI's interdisciplinary membership represents all aspects of the industry, including developers, property owners, investors, architects, urban planners, public officials, real estate brokers, appraisers, attorneys, engineers, financiers, and academics. Established in 1936, the Institute has a presence in the Americas, Europe, and Asia Pacific regions, with members in 84 countries. More information is available at [uli.org](https://uli.org). Follow ULI on [Twitter](#), [Facebook](#), [LinkedIn](#), and [Instagram](#).

© 2023 by ULI St. Louis  
4240 Duncan Ave., 2nd Floor  
St. Louis, MO 63110

All rights reserved. Reproduction or use of the whole or any part of the contents without written permission of the copyright holder is prohibited.

## About ULI St. Louis

ULI St. Louis brings together real estate professionals, civic leaders, and the St. Louis community for educational programs, initiatives affecting our community, and networking events, all in the pursuit of advancing responsible and equitable land use throughout our region. ULI St. Louis inspires and encourages everyone to make St. Louis a better place for all. We would like to acknowledge that much of St. Louis is located on the traditional and ancestral territory of the Osage Nation, Missouriia, and Illini Confederacy. We thank them for their hospitality and stewardship of this land and hope we can all agree on the importance and genius of our natural environment.

## About the ULI Building Healthy Places Initiative

The ULI Building Healthy Places Initiative leverages the power of the Institute's global networks to shape projects and places in ways that improve the health of people and communities. Since its inception in 2013, the Building Healthy Places Initiative has been engaging, informing, and inspiring ULI members to promote human health and wellness through their professional practice as well as through their leadership and influence in communities. Building Healthy Places strives to cultivate champions for health and social equity among the ULI membership, drive industry change toward health and social equity, and make communities healthier and more equitable. Learn more and connect: [uli.org/health](https://uli.org/health) and [health@uli.org](mailto:health@uli.org).

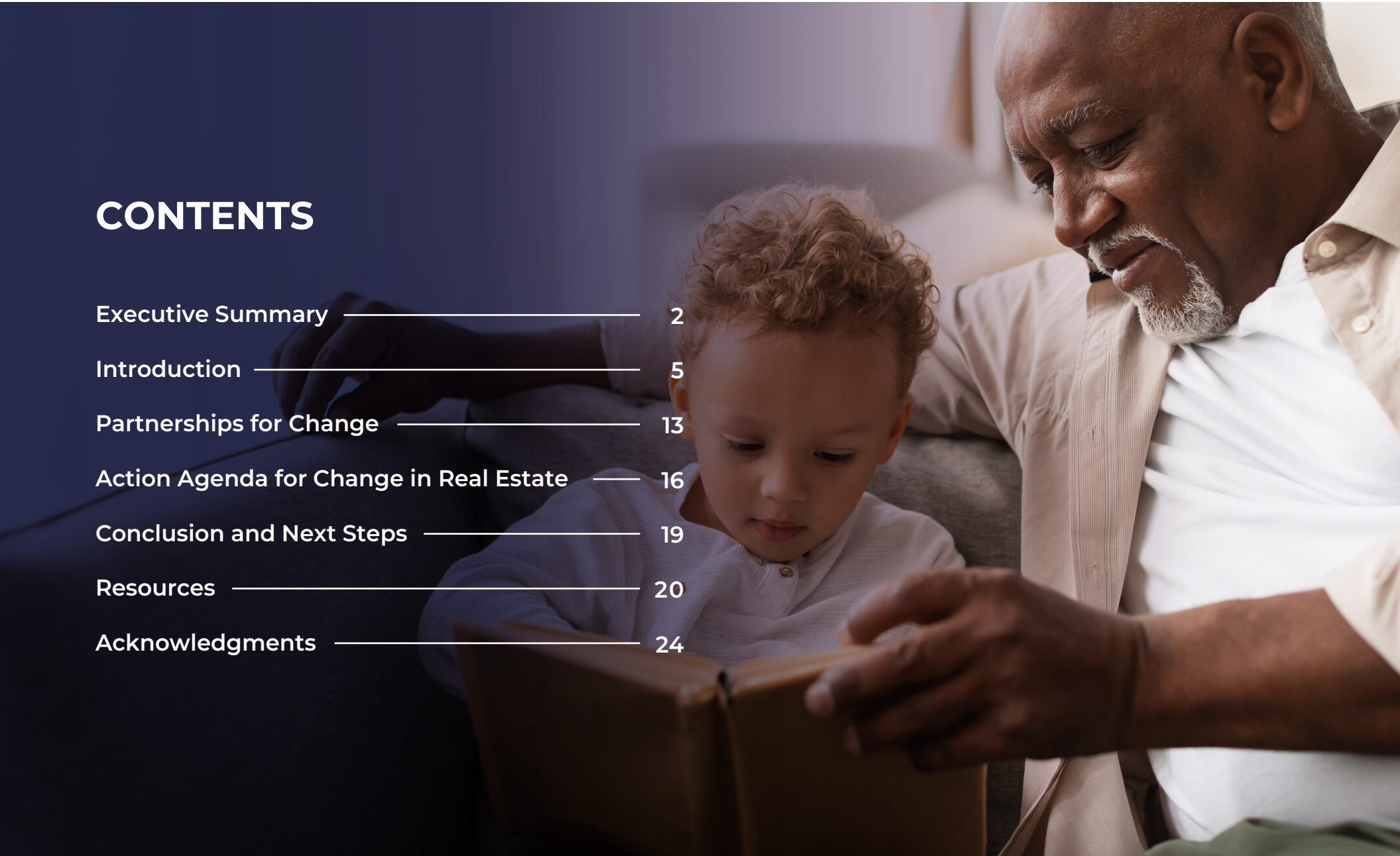
## ULI's District Council Partnerships for Health and Racial Equity: One Program, Five Distinctive Approaches

Beginning in August 2021, member-led task forces organized by ULI district councils in British Columbia, Houston, Northwest, St. Louis, and Toronto worked to understand historical inequities and racial discrimination in land use. Working independently and collectively, the teams crafted creative strategies to address the ongoing impacts of these inequalities on community health and wealth disparities. Local efforts were part of ULI's District Council Partnerships for Health and Racial Equity Project, led by ULI's Building Healthy Places Initiative with support from the Robert Wood Johnson Foundation. In addition to identifying a local challenge and executing an 18-month scope of work, each team was encouraged to document its project, outcomes, and recommendations, producing a report that would meet the local need. The result is a library of five distinctive reports reflecting the work done in each community.



# CONTENTS

Executive Summary	2
Introduction	5
Partnerships for Change	13
Action Agenda for Change in Real Estate	16
Conclusion and Next Steps	19
Resources	20
Acknowledgments	24





## EXECUTIVE SUMMARY

Across the St. Louis region, Black families, children, and seniors are living in homes that they cannot maintain. As these homes, mostly brick architectural gems over 100 years old, continue to deteriorate, the occupants' health is affected—mold grows where water leaks, lead paint chips and flakes, and asbestos building materials begin to crumble with particulate entering the air. While some may see this as a personal challenge to be addressed by the homeowners “bootstrapping” their way to home improvement, the reality is far different. **Legal, political, and societal systems have diverted resources from these neighborhoods and homeowners, leaving them without the financial resources to maintain their homes, which affects occupants' physical and mental health.**

Because of decades of intentional disinvestment, entire neighborhoods in St. Louis are emptying. Those who can afford to leave these neighborhoods do; those who cannot, do not, and, in some cases, end up residing on a street of otherwise vacant homes or lots. Many Black homeowners, lacking the resources to maintain their homes, are watching as their family's primary or only source of generational wealth—their family's home—falls into disrepair. Although public-sector and nonprofit home repair organizations operate in St. Louis, **far too many homeowners in need and too few human and capital resources and no centralized system with which to address this monumental issue are the rule.** Of particular import, the need is greatest in areas that were once subject to the banking industry's redlining practices.

ULI St. Louis, recognizing the important intersection between real estate and public health, struck out on a path to identify how ULI, its members, and the broader real estate community could positively impact the home repair issue, helping stem the tide of disrepair and beginning to position homeowners, particularly Black homeowners in St. Louis, for improved health outcomes and wealth maintenance (if not generation) through their family home. Simply stated, there is a need to fix more homes faster.

The St. Louis Home Repair Network, a nascent coalition of nonprofit organizations performing free home repair services, is a potential asset in this home repair and maintenance battle. While loosely formed and lacking organizational resources, members of the Home Repair Network (HRN or the network) see the value in organizing, sharing information, and potentially streamlining operations. ULI St. Louis recognized value in helping the HRN do just that and more, potentially building the network into a central home repair resource, a one-stop-shop for homeowners needing assistance, contractors seeking projects, and funders hoping to support this critical effort. There is a need for a fundable system to scale operations and meet the need.

Through 12 months of meetings, information gathering, and relationship strengthening, ULI St. Louis leadership worked with the HRN to chart a path toward a formal, public launch of the network in spring 2023. Supported by pro bono marketing and messaging assistance from a local design agency and ULI member, HRN was due to launch at a St. Louis Home Repair Summit in June 2023. While that launch has been pushed back because of shifts in staffing capacity within the network, ULI and HRN are working on an interim plan **to educate the public about the need to support healthy home repair, the role the network and its members play in this effort, and how the community can support and benefit from the network.**

*No Place Like Home: The Need for and Effectiveness of Home Repairs among Older Homeowners in St. Louis*, a University of Missouri–St. Louis report on the home repair challenge, shines a further light on and helps quantify the enormity of the issue.

## Key Findings

- Some of the information gathered, particularly case studies of similar efforts in Detroit and Baltimore, has provided critical insight into what will be needed to organize, operate, and support a network of this nature. Other cities are trying to solve this issue—all cities need to do so.
- Relationships built with area public health professionals and regional health care systems have uncovered opportunities for partnerships with the network. Health systems understand more than ever how a healthy home supports a healthy population.
- Network members are at capacity and do not have the ability to manage or even begin to organize a more holistic home repair ecosystem.
- The funding is there. Weatherization funds specifically, channeled through other sources, could and should be tapped to fund home repair.
- Interim contracted support professionals in St. Louis can provide critical organizational support to the network while also building the foundation for the organization today and into the future.
- While the city of St. Louis and its Community Development Administration support home repair and fund some of the work, the funds this agency receives and deploys reach only a fraction of all St. Louis homeowners in need.
- The broader St. Louis region does not see this problem nor understand the massive ripple effect it is having across the broader community. Awareness within the real estate industry specifically is low, but the reality of interdependence is becoming harder to ignore.
- This effort will require systems-level change, which is often uncomfortable for individuals and difficult for organizations to implement. It will not fit within the 18-month timeline posed by this grant effort, yet ULI St. Louis leadership is committed to supporting the work well into the future.

While this project draws to a close, ULI St. Louis and its leadership are committed to supporting the Home Repair Network through this formation stage. The need across the community is not going away, and this should be an all-hands-on-deck moment for the real estate community.



# INTRODUCTION

Place, policy, and health are intrinsically interconnected. For many, this intersection is evidenced by people living in well-maintained homes, who are settled within neighborhoods that incorporate natural features that provide shade and clean air, and where the majority experience positive health outcomes. For many others, this intersectionality has left them in homes they are not able to repair, surrounded by neighborhoods struggling to maintain occupancy, and exposed to environmental toxins they cannot control or contain. Their health outcomes are marked by increased instances of asthma, diabetes, heart disease, and more.

For St. Louis, this intersection of real estate, place, and health effects has ripple effects beyond a single home, beyond a single neighborhood, and reaches far into the larger community. Yet most people remain blissfully unaware of the issue or unsure how they can affect the problem.

St. Louis is full of aging, valuable, and architecturally impressive housing stock. The average age of a St. Louis city home is 100 years old. While many homeowners can maintain their homes, tapping into their home's equity or other, often generational wealth, many Black St. Louisans are unable to fund the home improvements that will keep them safe and healthy at home.



Many of these homes require more repair and renovation than the average homeowner can afford, yet it is these very repairs that are needed to support high-quality, healthy lives.

This home repair challenge affects homes, homeowners, neighborhoods, and neighborhood stability, and by extension, the entire community. St. Louis cannot grow and thrive while a significant portion of the city is left to crumble around the people trying to live within.

ULI St. Louis turned its focus to the home repair challenge across St. Louis City and St. Louis County, working to understand the issues and identify how ULI and real estate professionals can bring greater awareness and deeper understanding of the real estate and land use practices that continue to curtail wealth and impact the health of Black St. Louisans. ULI also recognized this as an opportunity to bring regional and national tools and resources to St. Louis to help advance racial equity and double-down on ULI's organizational evolution to further build and strengthen relationships within the community, specifically the organizations seeking to help residents repair their aging homes.

As ULI St. Louis leaders sought to understand how to accelerate work already underway in the areas of home repair, resilience, and vacancy mitigation, they also recognized this as an opportunity to reimagine how historic housing stock is rehabilitated and preserved by designing more innovative, resilient programs.

The Home Repair Network, comprising roughly 13 individual nonprofit organizations, holds promise. The organizations are each mission-driven, resourceful, and led by individuals firmly committed to the work. The network's challenges include fragmented, cumbersome funding sources, a limited experienced labor/construction pool, and no central point of coordination. At the same time, opportunities exist today that might serve the network well, including the current racial awakening among St. Louis's civic leadership, the amplification of public health sparked by COVID, a host of major health systems ready to participate and engage in work in surrounding communities, recognition of the impacts of climate change, and the implementation of the Building Energy Performance Standards in St. Louis City. Investing in the housing stock where a higher proportion of Black residents live is also an opportunity for restorative justice in a city where public policy has deliberately stripped away resources and prevented families from building generational wealth.

With this background information in hand, ULI St. Louis set forth a goal of advancing health equity in St. Louis by launching a pilot for a fully capitalized healthy home repair network. A fully funded pilot program would demonstrate how to reduce the instances of health trauma, including families and children, associated with common issues such as lead, asbestos, mold, and toxic soil often found in St. Louis's older homes.

## Historical Context

Because of decades of racial injustice, St. Louis is in a home repair crisis that is causing irreparable trauma to Black children and families. The effects of redlining and restrictive covenants continue today across the region but perhaps most acutely in north St. Louis City and north St. Louis County.

As Black people from the Jim Crow south moved north and settled in St. Louis, white residents often fled to other neighborhoods or municipalities in the region. As this white flight continued, resources—notably public and private funding—followed. Those Black families who could afford to also

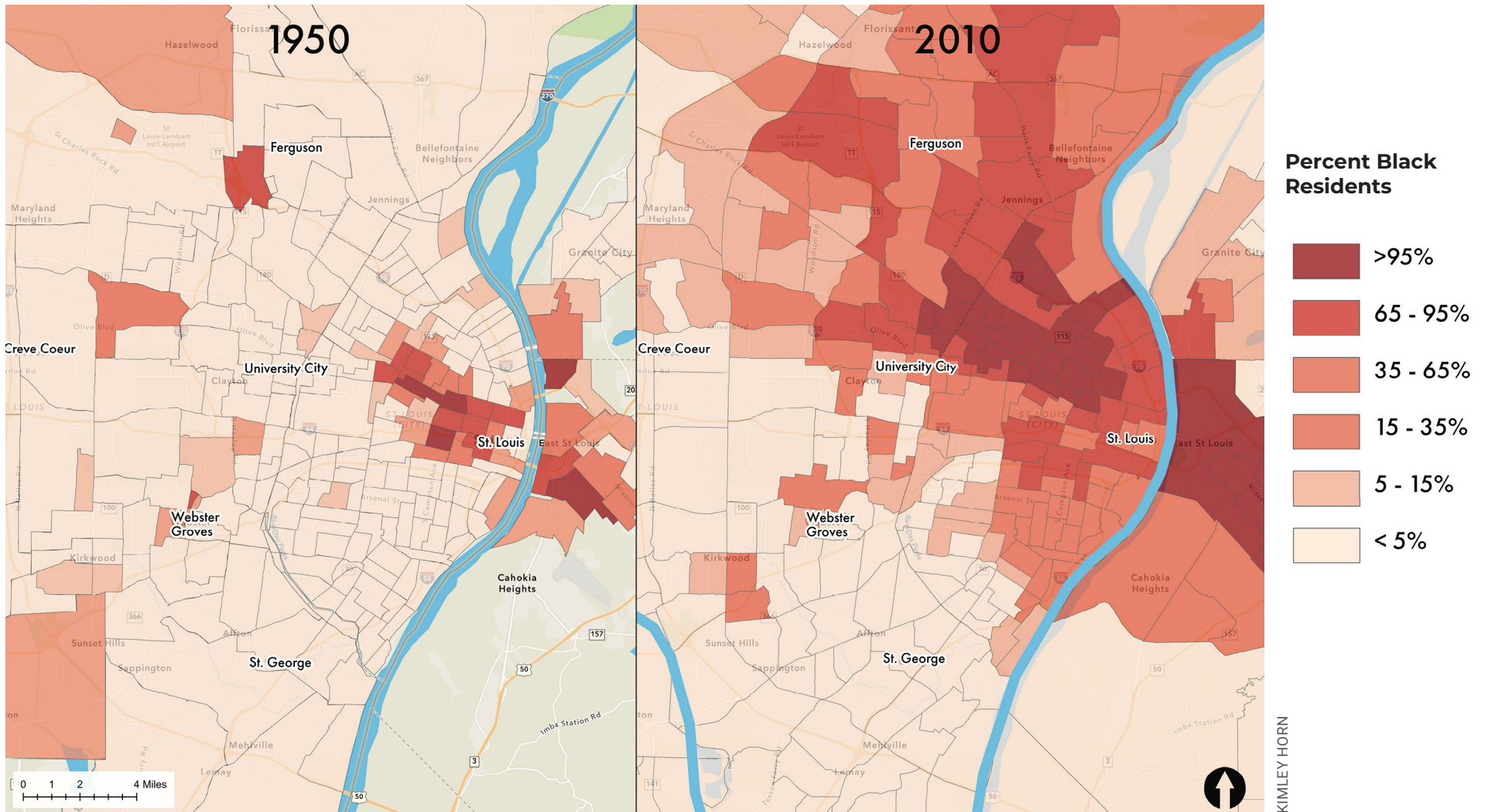
leave did; those who could not afford to move remained in neighborhoods that became a lesser municipal priority, and private funding followed suit, with home values and appraisals falling precipitously.

Black families residing in north St. Louis today often live in homes that represent a family's legacy and core wealth. These aging homes require maintenance and upkeep that can often stretch beyond the occupant's means, leaving them to seek assistance from family members or friends or from a hodgepodge of public and private home repair support organizations as many of these homeowners are also locked out of formal bank financing mechanisms because of low appraisal rates in the surrounding community.



Statue of Harriet and Dred Scott in front of St Louis Old Courthouse, downtown St. Louis.

## St. Louis: Black Flight 1950–2010



The percentage of Black residents in St. Louis has shifted dramatically since 1950.

## Regional Plans

The ULI St. Louis team spent considerable time reviewing a number of important regional plans that provide additional context on the historical nature of today's disparity in the state of homeownership and related home repair in St. Louis. The following are excerpts from some of those plans. To read the full texts that these excerpts are taken from, see the [Resources](#) section.

### **From *Forward through Ferguson: A Path toward Racial Equity***

Stabilize Middle-Market Neighborhoods—Develop a regional strategy that actively attempts to stabilize middle-market neighborhoods and that emphasizes the health and well-being of existing residents. [Middle-market neighborhood as defined in the report: “A neighborhood in which there is income diversity as a result of: a) gentrification – the arrival of wealthier people in an existing urban district, a related increase in rents and property values, and changes in a district’s character and culture, or b) housing policies that encourage deconcentration of poverty, including public housing developments, HOPE VI, or tenant-based housing vouchers.”]

As these homes continue to deteriorate, the health and well-being of occupants is compromised. Mold grows where water finds access. Lead pipes and lead paint deteriorate and flake, exposing young children and other occupants to the dangers of lead poisoning. Asbestos building materials remain unreplaced and deteriorate, likewise becoming health hazards.

### **From *Segregation in St. Louis: Dismantling the Divide***

One of the most important messages in the original *For the Sake of All* report was that health is determined by multiple factors beyond the quality and availability of healthcare. Through an extensive review of data on the St. Louis region, the report highlighted the critical links between health and education, income, and the quality of neighborhoods, among other factors. It noted that limited access to these crucial resources for many African Americans helps to explain differences in health outcomes like disease, disability, and ultimately, death. Indeed, public health research has confirmed that those with fewer social and economic resources experience worse health, poorer quality of life, greater disability, and earlier death than their more affluent peers. Even after adjusting for socioeconomic status, though, disparities often continue to be found between racial groups. In other words, even when African Americans and whites have comparable levels of socioeconomic status, health disparities remain. This suggests that attending to education, employment, and income alone will not entirely close the gaps between African Americans and whites detailed in *For the Sake of All*. Racism and the enduring legacy of systematic racial bias must be addressed along with social and economic resources. . . .

Place matters. And because place has been so deeply imprinted by race in St. Louis and other metropolitan areas throughout the country, residential segregation mixed with economic disinvestment and neglect has produced pockets of particularly stubborn intergenerational poverty that result in the kind of foreshortened estimates of life expectancy predicted for ZIP codes like 63106. . . .

Instead of welcoming these transplants [from the Jim Crow south], St. Louis erected barriers to their advancement that have had devastating consequences not just for African Americans but for the City of St. Louis and the St. Louis region as a whole. Years before the momentous events in Ferguson, historian Colin Gordon laid out this depressing trajectory for St. Louis in a book titled, *Mapping Decline: St. Louis and the Fate of the American City*. In it, he argues that the City of St. Louis's loss of population and prominence was driven by policies and practices in government and private industry that had racial segregation as their central organizing principle. The "white flight" that Gordon details also drove the proliferation of municipalities in St. Louis County, whose governments instituted suburban segregation. Conscious choices created our "geography of inequity" in St. Louis. **Conscious choices can also help to reshape it.**

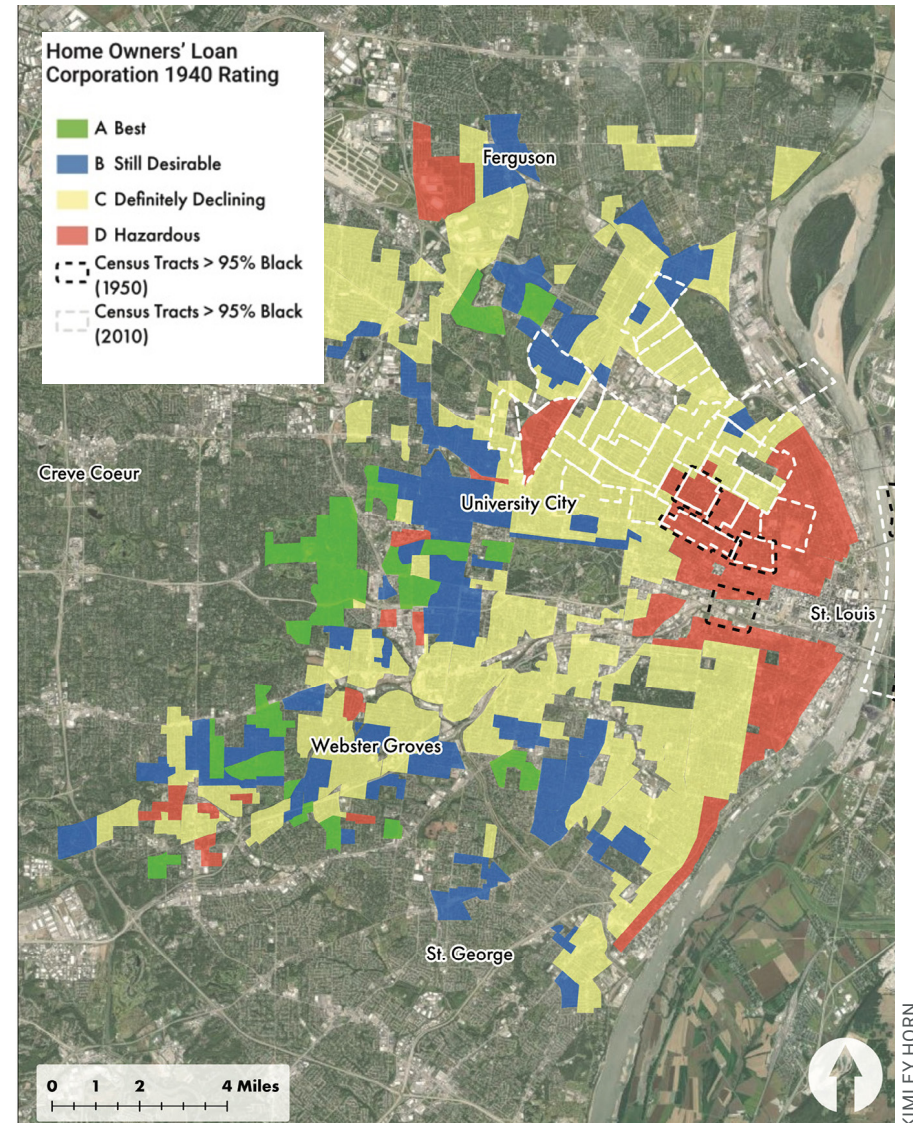
## Legacy/Enduring Impacts

As people and resources left significant portions of St. Louis, those who remained behind, largely Black and often poor, were left to care for and maintain their homes in neighborhoods that

### HOPE AFTER A THREE-YEAR WAIT FOR VITAL HOME REPAIRS

ULI St. Louis leadership visited with a homeowner who was finally receiving much-needed repairs to her home on a Rebuilding Together building day. She shared her application journey with the ULI team and noted that she had been on the waiting list for three years. While delighted, knowing that her home would be in good working order at the end of the day, the worry and strain of the delay was apparent in her storytelling.

## St. Louis: Historical Redlining



The impacts of the redlining practices of the 1940s continue today, significantly affecting the potential for generational wealth through homeownership.

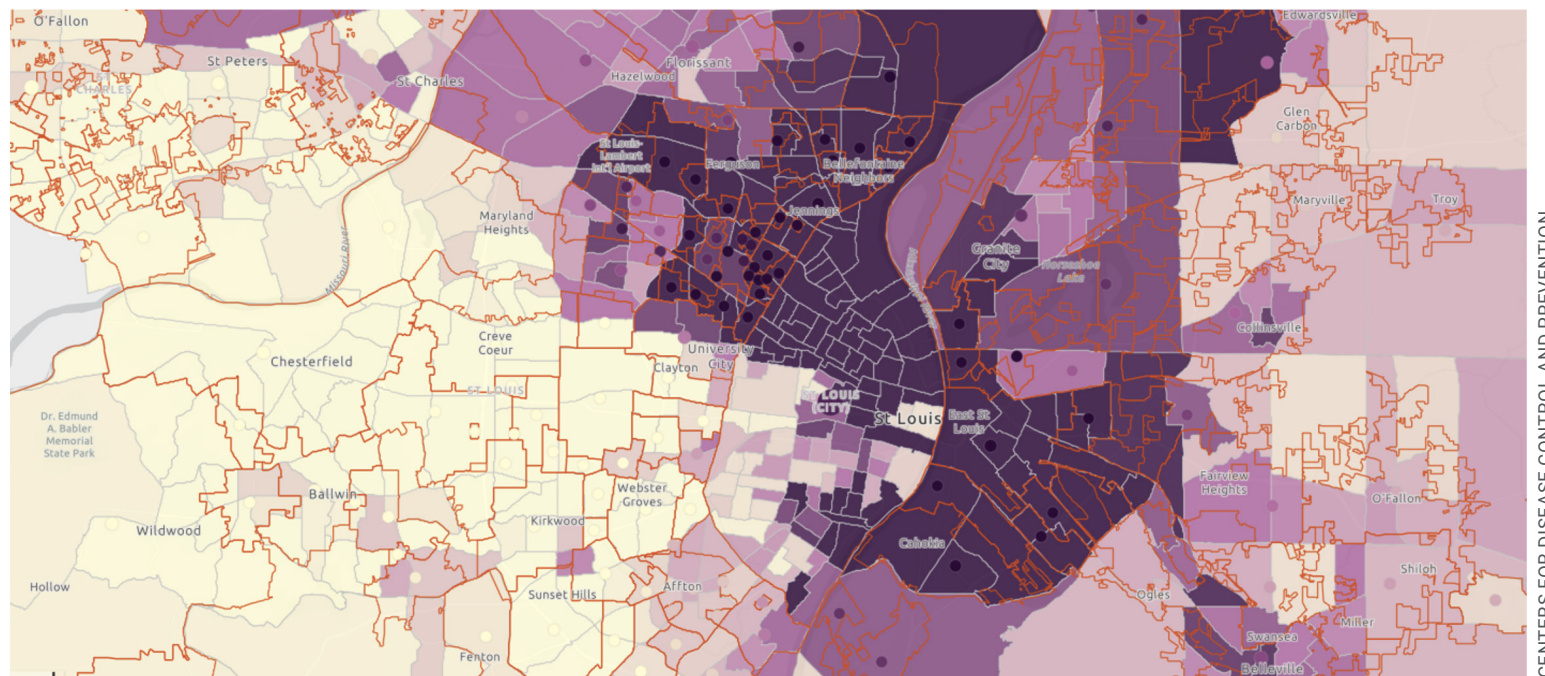
had been or were emptying. As neighborhoods emptied, schools, churches, and community businesses struggled to remain open; many likewise closed or left the neighborhood, further shredding the fabric of the community. With greater vacancy comes increases in crime. As crime increases, more people who can leave do, and those again left behind struggle to keep their homes, their street, and their neighborhood in order. Those seeking to improve their homes struggle to find lenders who can make the case for the type of maintenance funding these stately homes require. Appraisals are low and home equity is scarce. The repairs remain unaddressed and cascade.

People living in substandard homes are more vulnerable to the impacts of climate change, especially the extreme heat and

urban flooding that is predicted to increase. Utility bills are higher, air quality lower, and the presence of other toxins is more likely in homes needing substantial repair. Residents in substandard housing are more likely to die during an extreme heat event. Physical and mental health outcomes are negatively impacted by these living conditions. Children are particularly impacted in ways that affect educational success. Economic development and workforce readiness suffer.

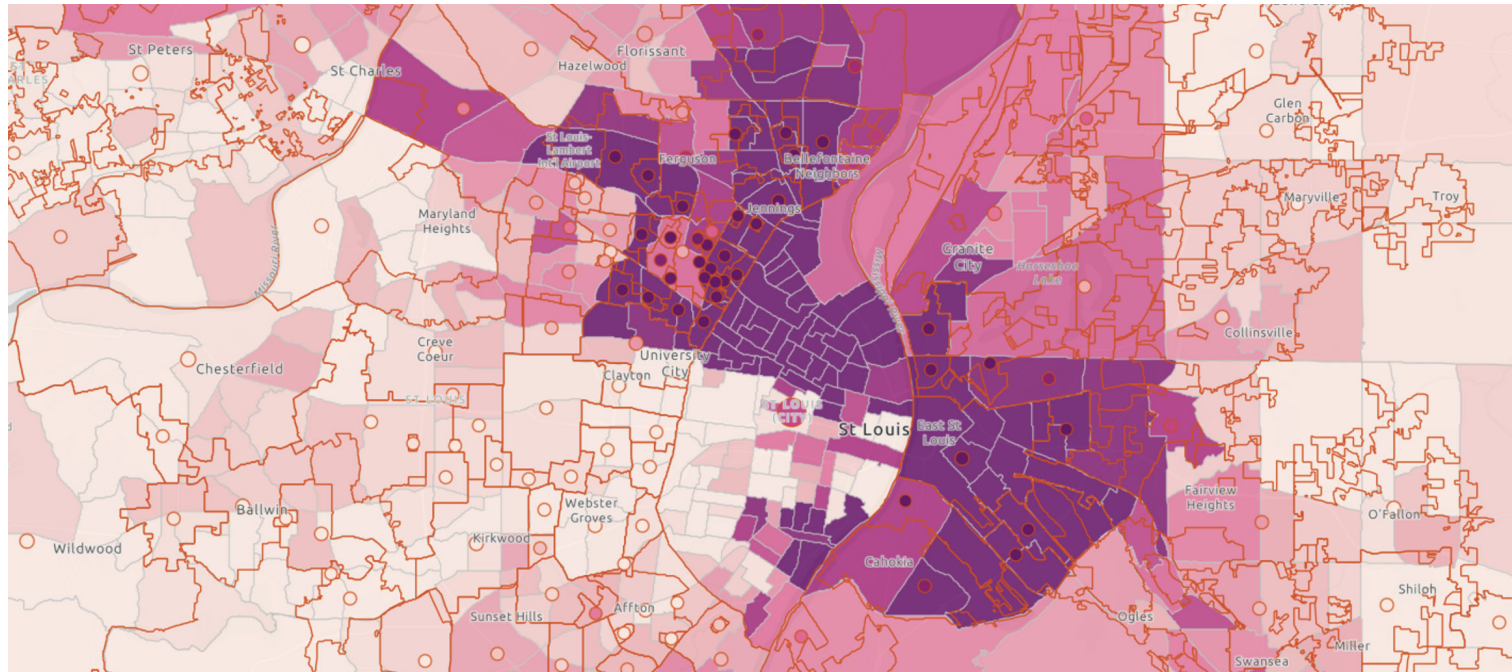
A host of nonprofit organizations and public agencies are trying to tackle the home repair crisis. These nonprofit organizations are constantly pursuing funding, which comes from federal and local grants, private funding, the St. Louis City Senior Fund, corporate sponsors, and federal home loans, among

## Asthma in St. Louis



The rates of asthma across St. Louis closely follow the patterns of real estate disinvestment.

## Diabetes in St. Louis



CENTERS FOR DISEASE CONTROL AND PREVENTION

Diabetes rates in St. Louis also closely follow the patterns of real estate disinvestment.

other sources. The public agencies, the St. Louis City Community Development Administration (CDA), for example, are likewise under-resourced as it relates to the universe of homeowners requiring critical home repair assistance.

In recent years, these home repair organizations have identified the value in working together to a degree, sharing information about potential funding resources, referring clients to one another, and sharing best practices. This loose association, the Home Repair Network, comprises over a dozen organizations, including Mission St. Louis, Rebuilding Together St. Louis, North Newstead Association, Beyond Housing, Urban League, Dream Builders 4 Equity, Community Action Agency (CAASTL), Restore St. Louis,

St. Andrews Resources for Seniors, Carondelet Community Betterment, Sustainable Housing and Equitable Development (SHED), and Five Star Center. While some of the organizations deliver services in select geographies, others are guided by directives from their funding sources. All are understaffed, under-resourced, and constantly balancing a never-ending waiting list with their own and their contractors' capacity. Clients find HRN members through word of mouth, case managers, social workers, the Veterans Administration, and through partnerships with other service organizations. No one resource exists for all this information; homeowners must hunt for help, often calling a variety of service providers until they find an organization whose funding and geography match their needs. Then the application process and the wait for assistance begin.



# PARTNERSHIPS FOR CHANGE

ULI St. Louis recognized the opportunity to lend its regional and national tools and resources to the Home Repair Network to help advance HRN’s goals of working more efficiently to reach more homeowners across the region. With a particular focus on advancing racial equity in this work, ULI St. Louis reached out to the organizations within the nascent Home Repair Network as well as a host of public, private, and nonprofit organizations with whom ULI had established strong working relationships and who might be able to lend support to the effort of formalizing this important network. Home repair challenges likely affect every city across the country, and the lessons learned through this 18-month grant project may help inform systemic approaches beyond St. Louis.

Initial convenings, both in small group settings and individually, helped ULI leadership further identify the challenges, opportunities, and progress within the nonprofit home repair ecosystem to date. Conversations also took place with related stakeholders and organizations who may have additional information or resources to lend to the challenge at hand. Through the course of these meetings, ULI’s understanding of the challenges facing the network grew, the opportunities to impact pressure points affecting home repair came into focus, and the need to address the root causes of the home repair crisis—homeowners’ lack of adequate financial tools to address repair caused by historical and even current policies and practices—became more pressing.



Middle-market neighborhoods are disappearing in St. Louis, either becoming too pricy for working families or falling further into disrepair. Large, high-cost items like roofs, electrical updates, and plumbing repairs remain unaddressed. In some instances, front porches are actually pulling away from the house, creating safety hazards and access challenges for residents. St. Louis's crumbling historic sewer network is failing, and many homeowners need assistance with sewer lateral repairs. During one conversation with an HRN member, they noted that they had received four calls for sewer lateral repair that day.

ULI St. Louis spent 12 months meeting with stakeholders, including HRN members and related organizations, to build and strengthen trust, more fully understand the problem, identify the barriers, and identify why the problems persist. The home repair crisis is a massive challenge for the St. Louis region that requires greater public awareness, a more robust ecosystem to meet current and future needs, and ultimately systemic change to stem the tide of crumbling homes and homeowners shut out of more typical financing options.

At present, the Home Repair Network is a loose assembly of separately funded tangentially related organizations trying to effect change in the home repair space. Each organization is staffed and led by people committed to the work who do not have enough time in the day or dollars in the bank to effectively manage the problem on the scale that St. Louis is currently experiencing. (The HRN is composed of nonprofit home repair

providers. They may entertain the idea of expanding to include for-profit entities and government providers, unions, training programs, etc., but they are not ready or able to partner like that yet.)

The Home Repair Network meets monthly via Zoom to share information. Network members have expressed an interest in operating more effectively as a group, pursuing grant funding to provide network coordination, and considering how they can be more impactful through more robust group action. Yet no one has the additional capacity to tackle the convening and strategic thinking required to stand up a more robust network or begin to think about how a fully integrated and operational network could be eligible for the type of serious funding it would take to put such an organization in place.

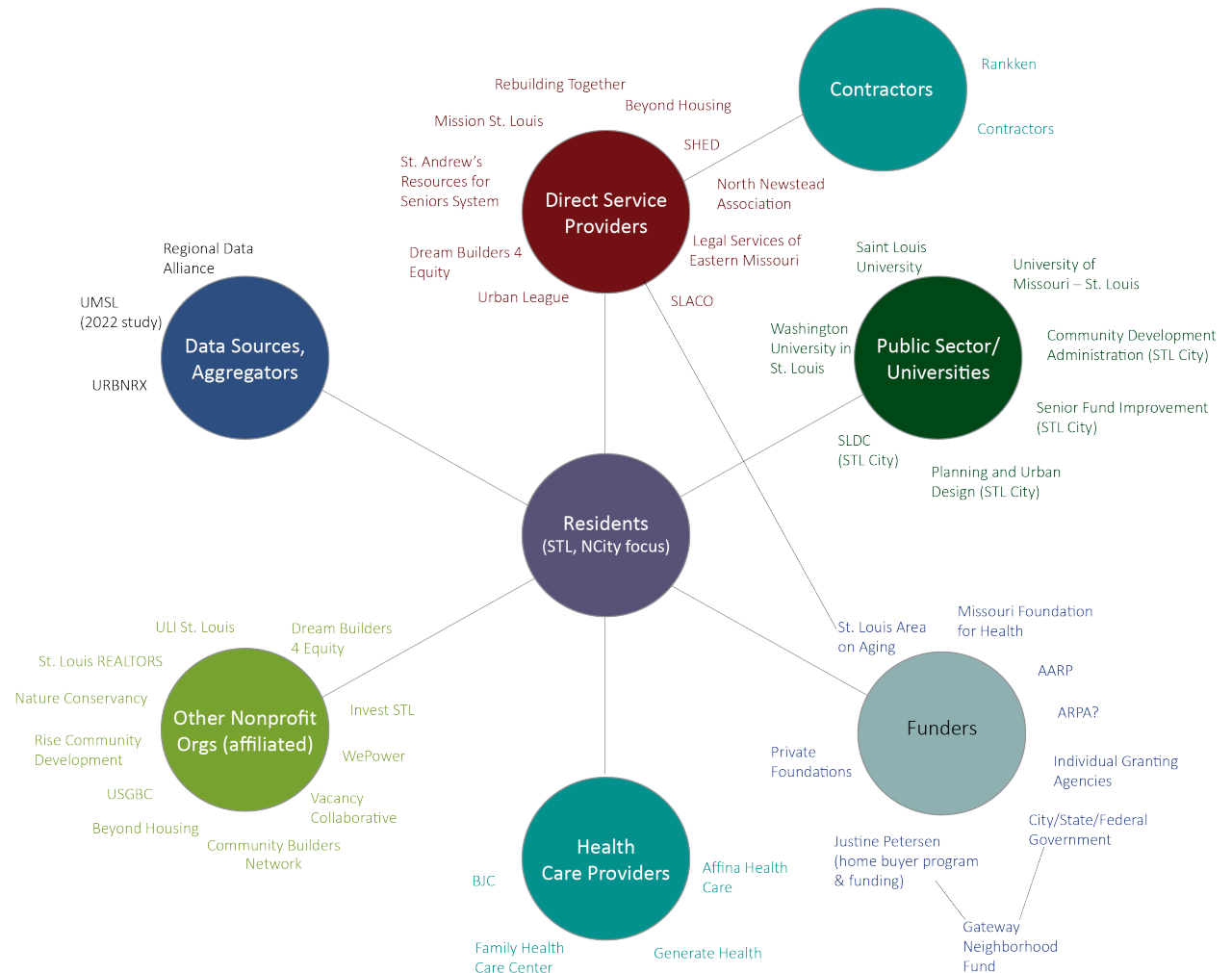
Stepping into its role as convener, ULI St. Louis hosted a strategic planning session for the Home Repair Network, providing them with the space, resources, and strategic leadership to fully identify their collective goals, barriers, and a path forward to a more effective network. The planning session was informed by baseline information from network members focusing on key goals such as the network supporting clients, the network supporting individual organization members, and the network advocating for policy change. The outcome of the strategic planning session was a clear focus on the need for a messaging campaign to support a public launch of the Home Repair Network, with an eye on a future more formal organization.

ULI St. Louis began work on the tasks noted, researching case studies, identifying potential HRN steering committee members, and identifying potential network funders. ULI also turned to its extensive membership base, identifying additional partners in the work. One such partner, TOKY, a brand strategy and digital design agency, was soon brought to the table to assist with crafting the messaging and storytelling about the clients of HRN members and the impact their work has had on their lives.

In the midst of this work, the individual leading the effort on behalf of the budding HRN left his role at the related member organization. This departure, while resulting in a delay in progress, allowed the HRN and ULI to jointly detail the skill set of the person who should be leading this work and correspondingly identify that person to serve in a contracting capacity, seeing this work through to the initial campaign launch.

## Ecosystem of Home Repairs

The ecosystem of organizations, agencies, funders, and others working in home repair across St. Louis is vast and not well-connected or efficient. The Home Repair Network can serve as the hub, connecting homeowners to the critical repair assistance they need.





# ACTION AGENDA FOR CHANGE IN REAL ESTATE

ULI St. Louis is committed to supporting the further establishment of the Home Repair Network beyond this project phase. HRN represents one way in which nonprofit organizations, the public sector, and the real estate industry can work together to elevate the importance of everyone having access to home repairs in pursuit of a healthy home environment. Again, the intersection of policy, place, and public health can be found at home, and the residents' lives in our cities depend on it.

## Proposed Change in Real Estate Practice

Generally, the commercial real estate (CRE) industry needs to do more to build capacity within the home repair space, which starts with building awareness. ULI St. Louis first intends to elevate the home repair conversation within broader CRE circles with the goal of building awareness and funding a backbone upon which this critical work can strengthen and operate.

## Proposed Change in Local or National Policy

Funding for home repair is narrowly bestowed and tied to processes that are cumbersome for both the homeowner and the pass-through agency. Funding should be smarter and require some level of coordination, so the result is more effective beyond small pots of money going to dozens of disconnected organizations. The new weatherization fund holds promise for funding home repair on a much greater scale and could be designed to improve the way local collaboratives work together. In addition, most cities are going to be exploring (at least) the idea of reparations in the near future, and the home repair space is one that would likely be a strong element of any reparations strategy.

## Resulting Action/Idea for Our Work

In addition to continuing to support the current version of HRN as it launches its campaign, ULI St. Louis intends to continue inspiring and prodding the network to think bigger, planning for and eventually reaching the stage where a formal organization, similar to Baltimore's Housing Upgrades to Benefit Seniors (HUBS) program, is the clear next right step. This work will also support the movement toward a more identifiable ecosystem with a digital presence, so members, potential clients, partners, and potential funders can connect more readily with the

work and benefit from or support the services provided. This foundational work will also help ensure that when bigger/broader funds become available, there is a working ecosystem that can deploy it. As of January 2023, ULI's support is helping fund the creation of a central website that can serve as the foundation for a future HUBS program for St. Louis.

ULI St. Louis leadership will be revisiting conversations with regional health care systems and the Missouri Foundation for Health, both of which should be interested in supporting the furtherance of this work, now that the coalition is gaining cohesion and formality. Moreover, the city of St. Louis is exploring the formation of a Reparations Committee. ULI St. Louis leadership plans to connect with the leaders of the committee to pose the inclusion of home repair in reparations discussion for Black city residents.

This work has also brought to light the lack of awareness and understanding in the CRE industry of this very real and pressing issue in the St. Louis region. As a convener, ULI St. Louis will bring together other CRE organizations and leaders to help raise the visibility of the need and help connect those organizations to points and places where they can assist.

ULI members also have roles to play in the support of healthy home repair across the St. Louis region.

- 1. Raise the visibility of the work.** Through word of mouth and sharing the stories produced by this messaging campaign, ULI members can help spread knowledge about this issue and the potential for change.
- 2. Contribute individually to a campaign.** ULI members have opportunities to personally support the work of individual HRN member organizations or support the collective work of the network.
- 3. Induce a company to contribute to a campaign.** The real estate–related companies working across the region should be keenly aware of this social and structural issue in St. Louis City and County. By helping fund the work at the organizational level, there is potential for deeper impact.
- 4. Benefit from the improvements.** Stabilized homes support stabilized neighborhoods, which support a more stable and potentially vibrant city. This stable and vibrant community can lead to additional development opportunities in neighborhoods finally on the rise. Everyone benefits when homes are in good repair.
- 5. Train teams (help the HRN members).** ULI members, particularly general contracting firms, are uniquely positioned to share industry knowledge and help train additional contractors and renovation teams who can be deployed across the community.
- 6. Own the past “wrongs” and facilitate the “next practices.”** The real estate industry, including ULI, needs to own the wrongs of the past, particularly those perpetrated by the real estate industry through racist and restrictive land use policies and practices. We all need to know where we have been, understand the current landscape of race and related structural challenges, and push for “next” practices to create a more equitable world tomorrow. Beyond the “best practices” of today, next practices look to the future, envisioning a more equitable world and putting in place today the practices that will get us there tomorrow.



## CONCLUSION AND NEXT STEPS

Although the grant and project timeline is due to sunset in early 2023, it is clear that ULI St. Louis has a long road ahead in partnership with the members of the Home Repair Network. ULI St. Louis leadership sees the value of a more formally organized network and hopes to bring the cautious and under-resourced members along to that same realization, understanding that a structured organization, working to streamline processes, aligning intake and capacity, and pursuing game-changing funding, can more effectively serve the interests of all HRN member organizations and, more important, serve many, many more clients in need. As one ULI member noted, the goal is to “fix more homes faster,” and a HUBS-like structure can help get HRN there.

This process has also reminded everyone of the painful reality of the difficulty in tackling systems-level change. It has taken decades to get to this point and, while we hope it will not take decades to achieve the progress envisioned here, it will take years to stand this work up, stem the tide of disrepair, and begin to see investment and equity once again in homes across St. Louis and particularly for those in Black neighborhoods.

# RESOURCES

[For the Sake of All](#) explores the unequal distribution of health infrastructure in St. Louis and identifies an 18-year difference in life expectancy between proximate zip codes.

[Forward through Ferguson: A Path toward Racial Equity](#) identifies four signature priorities and details 189 calls to action to advance racial equity [in each](#).

[Segregation in St. Louis: Dismantling the Divide](#) amplifies the conversation around race and states “residential segregation is a chief and central cause of unequal outcomes . . . Place matters.” Led by the same team that wrote *For the Sake of All*, this report takes the next steps, examining how we dramatically change these disparate outcomes.

[St. Louis Equity Indicators](#) dashboard establishes racial equity benchmarking and measuring progress.

[Environmental Racism in St. Louis](#) identifies environmental disparities shaping the lives of St. Louis’s children.

Ryan Ruggiero, Josh Rivera, and Patrick Cooney, [A Decent Home: The Status of Home Repair in Detroit](#), October 2020.

[Housing Upgrades to Benefit Seniors](#), March 2019 (Baltimore).

Article from NPR, May 13, 2022: [“A low-income energy-efficiency program gets \\$3.5B boost, but leaves out many in need.”](#)

Article from Enterprise, May 3, 2022: [“Gilbert Family Foundation, ProMedica, DTE Energy Launch \\$20 Million Detroit Home Repair Fund.”](#)

## The Cost of Doing Nothing

(From *A Decent Home: The Status of Home Repair in Detroit*, October 2020 [footnotes omitted])

Healthy and safe homes promote healthy and safe families and communities. As such, the work of home repair and remediation ensures families can thrive. Removing lead paint allows children to live in a healthy environment. Accessibility modifications can help seniors age in place with dignity and autonomy. The inverse is also true. Numerous studies have found that poor dwelling spaces can severely impact health in ways that diminish quality of life, increase the risk of diseases, and promote distress. For example, research has shown:

- **Housing and physical health are strongly correlated.** The cumulative health effects of substandard housing quality can lead to lifelong declines in health. Studies find dwelling spaces that are damp, cold, and toxic (i.e. lead and mold exposure) increase the risk of tuberculosis, recurrent headaches, sore throat, cardiovascular and respiratory disease, and lung cancer.
- **Housing conditions also affect mental health.** Poor housing quality such as leaky roofs, broken windows, and pest infestation is a stronger predictor of emotional and behavioral problems in low-income children than residential instability (defined as moving often), high housing costs, home ownership, and receipt of a housing subsidy. For adults, poor housing conditions may be associated with anxiety, depression, and social isolation.

- **Inadequate housing exacerbates chronic disease, particularly among children.** Home environmental factors such as water leaks, poor ventilation, and pest infestation are also associated with poor health outcomes including asthma, the most common chronic disease among children. Children with asthma are more likely to miss school than their peers, missing 2.48 more school days each year.
- **Seniors living in houses with inadequate heat are vulnerable.** Seniors living in cold environments face increased respiratory problems, which have been associated with increased mortality.

Taken together, there is strong evidence that substandard housing leads to adverse effects on multiple dimensions of physical and mental health and well-being. In the United States, 1.2 million children have lead poisoning, asthma is linked to 10% of all emergency room visits, and 3,645 people died in house fires in 2017. These effects also spill over in ways that produce tremendous costs on society.

In turn, the public expense of dealing with inadequate housing is substantial. Faced with blighted and inadequate housing, governments:

- must enforce penalties against homeowners who maintain inadequate dwelling conditions;
- use tax dollars to tear down dilapidated homes;
- provide public benefits to address the negative health outcomes that result from housing insecurity;
- lose tax revenue due to declining property values;

- lose future earnings from individuals injured or sick due to home condition;
- and pay long-term medical costs associated with disease.

## The Case for Supporting Black Homeowners

(From *A Decent Home: The Status of Home Repair in Detroit*, October 2020)

Racial disparities in housing have persisted for decades, the result of government policies, programs, and inaction that have prevented many Black Americans from securing safe, stable, and affordable housing, and building wealth. In *The Color of Law*, Richard Rothstein outlines the chain of events that has led to the racial disparities in housing we see today. From the 1930s through the 1960s, the Federal Housing Administration (FHA) sparked a homeownership boom in the United States by insuring and issuing mortgages at favorable terms to white working-class families, enabling them to purchase a home for the first time. Through means both implicit and explicit, the FHA denied Black Americans this same treatment. Of the \$120 billion in new housing construction loans underwritten by the FHA between 1934 and 1962, only 2% went to non-white families. Lacking access to these low-risk mortgages, Black families were left to purchase homes using predatory land contracts, which carried with them high interest rates, a high risk of eviction, and no legal protections, often resulting in a loss of household wealth. Through the mid-20th century, discrimination in labor markets and unions reduced earnings for Black Americans. At the same time, home values rose substantially, making homeownership – particularly in the



suburbs – unattainable for many working-class Black families by the time the Fair Housing Act passed in the late 1960s.

From the passage of the Fair Housing Act through 2000, we see some signs of improved housing stability for Black households, such as a six-percentage point increase in rates of Black homeownership. However, these gains were soon lost, due to the disproportionate harm Black homeowners suffered from the subprime mortgage crisis in the late 2000s, which erased those gains in homeownership and decimated the wealth of Black households.

In sum, Black Americans have not had the same opportunities to secure housing, have had to pay more for housing, have had fewer choices for housing, and – due to discrimination in both housing and employment – have had less income with which to procure housing and make repairs. We pay particularly close attention to gaps in housing adequacy by race because the initial and substantial support government offered to white Americans in their pursuit of safe and stable housing, but denied Black Americans, has never been redressed. And though home repair programs are an inadequate tool to rectify the harms done, it is one area in which we can act quickly to support homeownership and housing stability for low- and moderate-income Black households.

## Key Takeaways from the Baltimore HUBS Program

(From *Housing Upgrades to Benefit Seniors*, March 2019)

“Initially, HUBS was intended to coordinate repair requests, identify the appropriate referral program, and assist homeowners with successful applications.” That was insufficient, so through additional funding, they expanded to “directly fund home repairs and alleviate the long wait-times homeowners experienced” allowing them to “accelerate progress toward and potentially surpass the initial goals of the program.”

### Operating Team

- Leadership Team
- Program Administrator
- One HUBS caseworker embedded in each organization dedicated (100%) to the HUBS process
- Specific Intake Coordinator

### Case Workers

- Trained and provided with a detailed program manual and access to shared program materials to assist with onboarding.
- Build relationships with reliable and trustworthy contractors and manage their work.
- Use a standardized process for following up with clients.
- Limit the scope of the programming to ensure case workers have the capacity to do their job well, take on new clients, and follow up with those already served.

## Clients

- Use uniform criteria across sites to lessen confusion and ensure the program’s target audience is being served.
- Serve multigenerational households.

## Universal Database

- Using a unified database for client tracking across and within the program is key to efficiency.
- Be able to accept data uploaded from other sources (to reduce case workers’ need to input data in multiple places).

## Replicating the HUBS program:

1. Identify the partner organizations that will serve as Program Owners, ultimately responsible for building the program and providing oversight.
2. Program Owners should designate an Administrator to handle administrative functions such as grant reporting and initial applicant screening and site assignment.
3. Program Owners conduct a needs assessment and analysis of resources in their community to determine if replication is appropriate.
4. Program Owners should then move into the strategic planning phase—building their network, assembling their Operating Team, building a universal database, and planning for program evaluation and sustainability.

## Recommendations for Replicating the Baltimore HUBS Program

(From *Housing Upgrades to Benefit Seniors*, March 2019)

- Provide a toolkit of home repair services to organizations and residents.
- Offer multiple funding options for different income groups.
- Integrate lead abatement grants into health and safety repairs.
- Create a universal healthy home assessment for all programs and a shared database.
- Address home health and accessibility goals to assist aging-in-place residents.
- Provide technical assistance for home repair projects.
- Provide funding for small landlords to improve rental housing conditions.
- Align resources and promote cross-sector collaboration.
- Establish a housing resource center to leverage city funds.
- Link healthy housing initiatives and workforce development (aligns with other regional plans!).

# ACKNOWLEDGMENTS

## Project Team

### **Kelly Annis**

Branch Communications

### **Christie Brinkman**

Castle Contracting

Chair for Mission Advancement, ULI St. Louis

### **Kacey Cordes**

US Bancorp CDC

Governance Chair, ULI St. Louis

### **Chip Crawford**

LJC

Past Chair, ULI St. Louis

### **Christina Garmendia**

City of St. Louis

### **Jerry Gennaria**

TOKY

### **Alec Gleason**

TOKY

### **Jessie Klosterman**

Rebuilding Together

### **Todd Martin**

Mission St. Louis

### **Elaine Powers**

Rebuilding Together St. Louis

### **Constance Siu**

North Newstead Association

### **Aaron Williams**

Penn Services

Chair, ULI St. Louis

### **Sam Ziegelmeier**

Mission St. Louis

### **Joe Zmudczynski**

Beyond Housing

# ULI HQ PROJECT TEAM

## ULI PROJECT MANAGER

### **William Zeh Herbig**

Senior Director, Building Healthy Places Initiative

## ULI PROJECT STAFF

### **Billy Grayson**

Executive Vice President, Centers and Initiatives

### **Rachel MacCleery**

Co-Executive Director, Randall Lewis Center for Sustainability in Real Estate

### **Erin Fowler**

Senior Manager, Building Healthy Places Initiative

### **Victoria Oestreich**

Senior Manager, Centers and Initiatives

### **James A. Mulligan**

Senior Editor

### **Laura Glassman**

Publications Professionals LLC,  
Manuscript Editor

### **Brandon Weil**

Art Director

### **Thomas Cameron**

Graphic Designer