



# Home repair resources: issues and opportunities across the Tenth District

by: Jennifer Wilding

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Ten minutes after the first house was built, odds are, something broke. If you own a home, you know it's inevitable – you are going to need to repair something. Homeowners who are low- and moderate-income can face consequences much more dire than a dripping faucet if they are unable to afford help or if expensive equipment breaks. In fact, the [Centers for Disease Control and Prevention](#) said that affordable home improvement loans and grants to lower-income homeowners is one of six evidence-based, high-impact solutions for addressing the social determinants of health.

## So how much home repair is needed? The Philadelphia Fed gives us the numbers.

“Inadequate housing is linked with an increased risk of injury and the development of chronic physical and mental health issues, presenting particularly acute hazards for children, older adults, and individuals with disabilities,” according to a report from the [Federal Reserve Bank of Philadelphia](#).

Philadelphia Fed researchers set out to learn how much repair was needed and by whom. Researchers took the American Housing Survey (AHS) data, conducted biennially by the U.S. Census Bureau in partnership with the U.S. Department of Housing and Urban Development (HUD). Working with a firm that specializes in construction cost estimation for the building industry, then the researchers weighted each housing problem reported in the AHS by the average cost of a reasonable repair.

[The first report by Philadelphia Fed researchers](#) calculated that the total cost of needed repairs of the national housing stock would have been \$126.9 billion in 2018. An [updated report](#) in 2023 estimated repair costs at \$149.3 billion, an increase of 18%. Of all occupied units, 64.5% had no repair needs, and most households with repair needs had estimated costs under \$5,000. Average repair costs increased from about \$2,900 in 2018 to about \$3,350 in 2022.

The report found that housing quality issues “are more acute among economically- disadvantaged households, particularly for renter households where children are present and for older homeowners aging in place. Low-income households residing in older, single-family units are found to have particularly acute repair needs.” This article deals with owner-occupied homes.

## Leaders from five housing programs share their thoughts

We asked leaders of five Tenth District housing programs to talk to us about their work to help individual homeowners keep their homes maintained and to share their thoughts on what more should be done.

The five housing programs operate in urban communities and rural, with contractors and with donated labor, and put grants or affordable loans in the hands of homeowners. Each has distinct funding streams and at least somewhat different rules.

Program leaders talk about challenges, what's working, trends and what changes they'd like to see happen to help people rehab their homes.



President and co-founder, [CHES, Inc.](#) (Credit & Homeownership Empowerment Services, Inc.), Kansas City, Missouri. CHES, Inc., offers HUD-approved education and counseling including one of the few post-purchase homebuyer education programs. “We talk about how to turn the pilot lights on, where the main cutoff switches are and how to label their electrical panel. In class, they’re interacting, looking at what their mistakes are and laughing when water squirts up in their faces.”

[Click here to read the interview with Coley Williams.](#)

Eric Nelson



Mortgage product manager, [Commerce Bank](#), Kansas City, Missouri. Recently, Commerce Bank launched its Neighborhood Connection product suite of small-balance loans to meet the needs of lower income borrowers. “Ten thousand dollars is not really a whole lot of risk, and it puts customers in a better situation. We know that keeping up on home repairs helps strengthen communities.”

[Click here to read the interview with Eric Nelson.](#)



Director, [Citizen Potawatomi Nation \(CPN\) Tribal Housing Department](#), Shawnee, Oklahoma. Its Elder/Disabled Repair Program is available to all elderly low-income Native Americans with priority given to CPN tribal members. “It’s very easy to become sedentary in our lives, just come home, cook, watch tv, get up and repeat. I tell people, get up and walk around your house. Walk around and see what’s going on and fix problems before they get bad.”

[Click here to read the interview with M. Scott George.](#)

## Melissa Noah



Executive director, [Wyoming Housing Network, Inc.](#), Casper, Wyoming. It offers HUD-certified counseling and education and manages its own properties around the state. “Wyoming has been described as one big town with really long streets. Our smaller communities are sometimes even more affected, especially when you come to things like rehabbing homes.”

*Home repair resources: issues and opportunities across the Tenth District*  
<https://www.kansascityfed.org/community/community-connections/home-repair-resources-issues-and-opportunities-across-the-tenth-district/>

[Click here to read the interview with Melissa Noah.](#)

## Clint Nelson



President and CEO, [Interfaith Housing and Community Services, Inc.](#), Hutchison, Kansas. Its John W. Scott Home Repair and Rehabilitation program serves homeowners over the age of 60 using skilled volunteer labor. In 2023, Interfaith entered into an agreement with Reno County for funding, which allows for up to \$4 million total home repairs at a maximum of \$25,000 per project.

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[Click here to read the interview with Clint Nelson.](#)

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## Author



### Jennifer Wilding

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Jennifer Wilding, a community development specialist for the Kansas City Fed, provides communications, engagement, and research for the community development department. Wilding edits the Kansas City Fed's community development newsletter, "[Community Connections](#)" and takes on special projects. For example, she serves as project director for a community-engaged research partnership. The Kansas City Fed, a nonprofit and a neighborhood organization joined together to hear from neighborhood residents about broadband internet. The report will be shared nationwide. Before joining the Kansas City Fed in 2018, she was executive director of Consensus KC, a nonprofit consulting firm specializing in public policy and civic engagement. She worked on philanthropically funded projects in metro Kansas City, and for clients here and around the U.S. Wilding holds a B.A. in urban affairs from the University of Missouri-Kansas City. Her hobby is letterpress printing, using a 1,500-pound cast-iron press from the late 1800s. Highlights of her work include: [Getting to 'We Have a Deal.'](#) The three-part article shares how Investment Connection bridges bankers and community-based organizations. The article is on [Fed Communities](#), the national website about the Fed's work in communities. [Disconnected: Seven lessons on fixing the digital divide.](#) A layperson's guide to putting broadband, devices and training within reach of a community. [Focus groups with unemployed individuals](#) and with people from nonprofits that serve them, held in Chicago, Detroit, Denver and Kansas City. **About the Federal Reserve Bank of Kansas City** The Federal Reserve Bank of Kansas City is one of 12 regional Reserve Banks that, along with the Board of Governors in Washington, D.C., make up our nation's central bank. We work in the public's interest by supporting economic and financial stability. The Kansas City Fed's territory includes Colorado, Kansas, western Missouri, Nebraska, northern New Mexico, Oklahoma and Wyoming. Our headquarters is in Kansas City, with branch offices in Denver, Omaha and Oklahoma City. The Kansas City Fed Community Development Department promotes economic development and public understanding that leads to progress for lower-income individuals and communities. Our focus areas include community development investments, digital inclusion, small business / entrepreneurship, and workforce development.