



MEETING TOMORROW'S HOUSING CHALLENGES



25 Years | 150,000 Homes & Counting

MEETING TOMORROW'S
HOUSING CHALLENGE

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LETTER FROM THE PRESIDENT & CEO



Dear Friend,

There is an unseen and growing threat to the health and safety of America's homeowners: 5.2 million homeowners live in deteriorating, physically inadequate homes that threaten their wellbeing. These homeowners, faced with diminishing resources, must choose food and medicine over critical home repairs, choices that, over time, lead to crumbling foundations, dangerously sagging roofs, and windows and doors that can't be secured for their own safety.

Rebuilding Together believes these homes can be saved. One home at a time, 10,000 times a year, we provide the critical repairs necessary to keep families in their homes.

Rebuilding Together has a nationwide network, the skills, and the sheer determination to confront this growing challenge.

Rebuilding Together is 187 affiliates strong across 41 states and the District of Columbia. With the help of 100,000 volunteers annually, we have rebuilt more than 150,000 homes over the last 25 years, helping homeowners and their families to remain safe and healthy in their homes. With incomes that average just \$18,200 per year, these households are some of the most vulnerable among us.

Whether providing an elderly homeowner with the home modifications needed to live independently, serving a disabled veteran who has recently returned home from overseas, or helping a community recover from the devastation of a hurricane, Rebuilding Together instills a sense of optimism and renewed community spirit in families and neighborhoods where hope has dwindled.

As this report demonstrates, Rebuilding Together is uniquely

positioned to meet the enormous challenge ahead. But we can't do this without you! Homeowners need your help. Rebuilding Together needs your help.

In partnership with our affiliates, volunteers, community organizations, skilled trades associations, corporate partners, and *you*, we will continue to rebuild homes and revitalize lives.

With continued growth and expanded impact, Rebuilding Together will work to ensure that fewer Americans go to sleep in homes with no heat, leaking roofs, or other unsafe conditions. Together, we will rebuild homes, hope, and communities.

We hope you'll join us!

Warmly,



*Charley Shimanski,
president and CEO*

25 Years of Growth

1992	2,400 projects, \$14.4 million market value, 70,000 volunteers
2002	8,050 projects, \$84 million market value, 257,000 volunteers
2012	10,400 projects, \$90 million market value, 100,000 volunteers

1988

Rebuilding Together is founded as **Christmas in April USA**.

1995

Rebuilding Together moves into its first national **headquarters** in Washington, DC.

1999

Rebuilding Together's partnership with the **National Roofing Contractors Association (NRCA)** is established, as NRCA names Rebuilding Together its official charitable program and encourages its leaders to work with affiliates.

2001

Traffic to RebuildingTogether.org increases **600%** from 2000 to 2001.

1992

The Affiliate Network grows to **100 organizations!**

1998

Rebuilding Together celebrates its **10th anniversary** with the release of a report detailing the needs of the nation's low-income homeowners.

2000

The Federal Administration on Aging (AoA) awards Rebuilding Together its first **"Safe at Home"** grant, boosting its ability to assist elderly homeowners and allow them to remain safely in their homes.

Each year Rebuilding Together provides **10,000 low-income homeowners with safe and healthy home repairs**. Understanding the changing dynamics of this population is crucial to continuing to efficiently and appropriately meet the needs of these homeowners.

The housing needs of the nation's low-income homeowners have grown considerably since the start of the housing crisis in 2008. With over three million foreclosures completed between 2009 and 2011, the importance of community revitalization is greater than ever. During this time, the number of low-income homeowners, those earning less than 80 percent of Area Median Income, grew at a rate of 1.5 million per year, from 22.9 million to 25.8 million. These homeowners are often unable to afford the repairs necessary to allow them to remain safely in their homes. Between 2007 and 2009, spending on home repair dropped 23 percent nationwide, suggesting that homeowners across income levels are unable to complete important home maintenance.

By deferring routine home upkeep, America's low-income homeowners risk the equity they have built in their homes, an asset that accounts for 73 percent of wealth for the average low-income household. Already, 5.2 million homeowners live in physically inadequate homes—characterized by conditions like broken windows, holes in the foundation, or a sagging roof.

Programs aimed at supporting home rehabilitation, like the Community Development Block Grant (CDBG) and HOME Grant programs, were cut by 25 percent or more from 2010 to 2012. Consequently, many homeowners are forced to turn to the private sector for assistance. Today, nearly 6,000 households are on wait lists for Rebuilding Together's services.

While the nation's 26 million low-income homeowners represent a diverse cross-section of the population, the elderly, minorities, and persons with disabilities are all overrepresented among them. Nearly half are over the age of 65. Of these, 5 million report a disability. Elderly and disabled homeowners have specific housing needs that exceed those of the average homeowner, such as accessibility features or safety modifications, and are also less likely to have the resources needed to address

2004

Rebuilding Together receives its first **Four-Star Rating** from Charity Navigator, the highest a charity can receive.

2006

Rebuilding Together celebrates the completion of work on its **100,000th home!**

2009

Rebuilding Together's video "A Safe and Healthy Home" receives **11 national film awards.**

2011

First Lady Michelle Obama and **Dr. Jill Biden** speak at Rebuilding Together's 1,000th Heroes at Home project.

2005

In the wake of Hurricane Katrina, Rebuilding Together launches **Rebuild 1000**, an initiative to rebuild 1,000 Gulf Coast homes impacted by the storm.

2008

With \$500,000 in support from the Corporation for National & Community Service, Rebuilding Together launches **CapacityCorps**, initiating its first class of 44 full-time AmeriCorps members to support the affiliate network.

2013

Rebuilding Together receives its 9th consecutive Charity Navigator Four-Star Rating, **a feat only 1% of nonprofits have achieved.**

them. Military veterans, who have high rates of both homeownership and disability, also frequently encounter this dilemma.

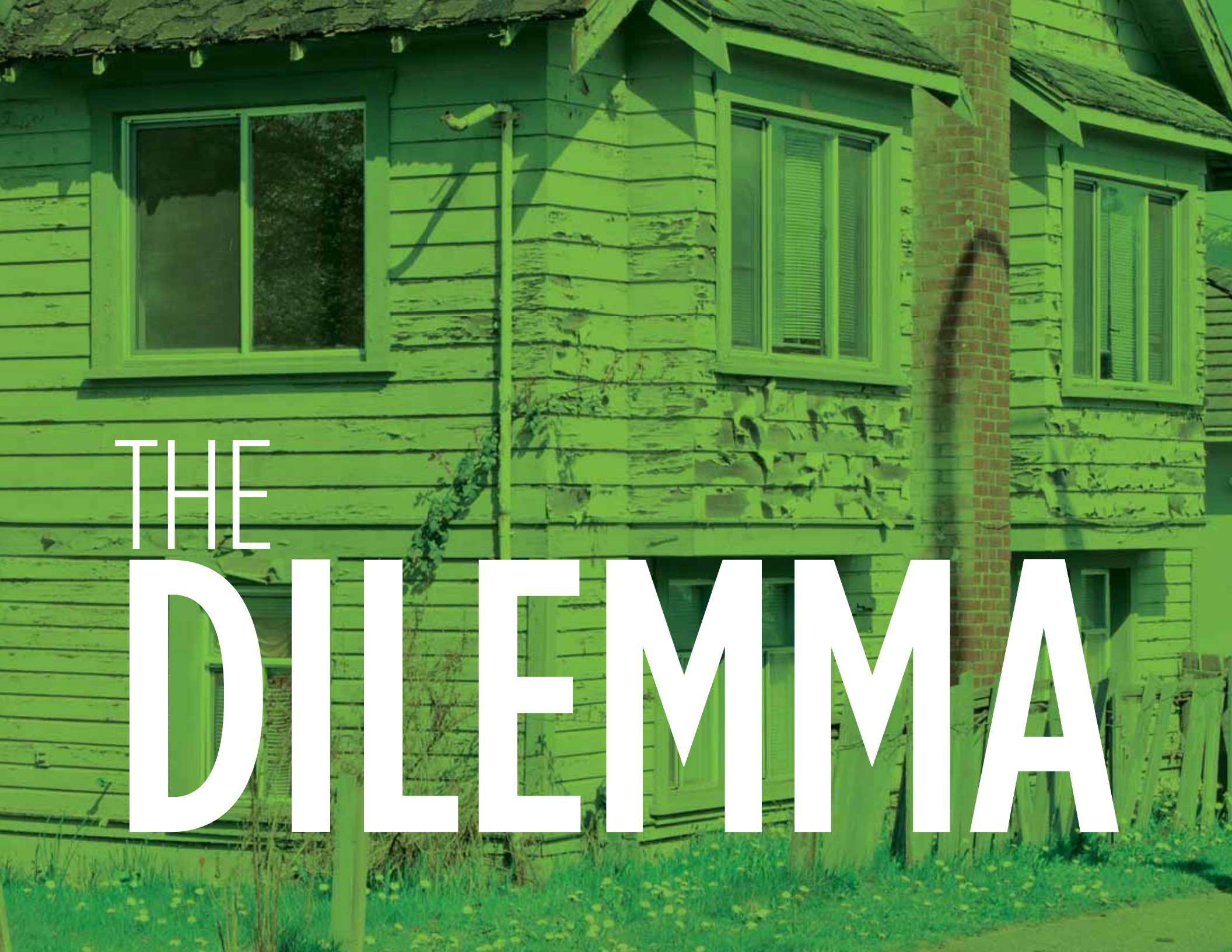
The benefits of homeownership make clear the importance of assisting low-income homeowners with the home repairs and modifications needed to remain in their home. Research shows that homeownership is correlated with better educational outcomes, higher wealth accumulation, and greater neighborhood stability.

For older Americans, preserving homeownership often requires addressing the threat posed by falling. Each year, one in three elderly Americans falls, the annual cost of which is expected to reach \$55 billion by 2020. Taking the measures necessary to make homes safe and accessible will allow older homeowners to remain in their homes, preventing costly falls and allowing household members to age in place. With the number of elderly Americans expected to grow 80 percent in the next two decades, preserving homeownership for the nation's elderly homeowners offers a viable solution to rising healthcare and nursing home costs.

A number of in-home hazards pose serious threats

to the health of household members of all ages. Lead paint, missing smoke detectors, mold, and electrical hazards are among the home health and safety risks that, with intervention, can effectively be mitigated. Despite this fact, these problems persist in many homes whose occupants are unable to afford the measures necessary to do so. The need for safe and healthy home interventions is largest for low-income families, who research suggests are most likely to experience unhealthy and unsafe housing conditions and least able to remedy them.

Helping vulnerable homeowners to improve the condition of their homes creates a corollary effect through the neighborhood, raising confidence and inspiring others to do the same. With this in mind, Rebuilding Together is working to revitalize communities and ensure every person has a safe and healthy home.



THE

DILEMMA

Since 2008, the number of low-income homeowners in the United States—those earning less than 80 percent of Area Median Income (AMI)—has grown dramatically, from 22.9 million to over 25.8 million today.¹ This growth is not simply the product of a growing population, as the proportion of low-income homeowners to all households has also risen during this time. These numbers tell a troubling story. With budgets strained by shrinking incomes and a rising cost of living, low- and moderate-income owners are often forced to defer important repairs and upkeep for their homes. This dilemma is particularly crippling for low-income homeowners, leading to costlier repairs down the road for their roofs, windows, and HVAC and plumbing systems, all of which require routine maintenance.

By not completing routine home maintenance and repair, millions of Americans are risking the equity they've worked hard to build in their homes, an asset that comprises 73 percent of wealth for the average low-income household.² Owners jeopardize this wealth through increased risk of foreclosure and diminished value of their most important financial asset. Often, low-income homeowners cannot afford even basic home upkeep. In fact, many can barely afford their mortgages, taxes, and insurance. Already, 13.5 million households, nearly half of America's low-income homeowners, spend more than 30 percent of their income on housing, the traditionally accepted limit of how much households should spend on housing.³ These high burdens

show the effect of the nation's economic downturn, during which median income dropped 6.4 percent and cost of living rose 6.9 percent, on low-income homeowners, forcing many to divert funds from other necessary expenses towards housing costs.⁴

The typical household budget for a low-income homeowner makes clear the dilemma they face. After making mortgage, tax, and insurance payments, other crucial expenses like food, medicine, clothing, and transportation consume what is left of a modest budget. There is little discretionary money left for household repairs, and saving is simply not possible. Between 2007 and 2009, home repair spending dropped 23 percent across the nation, suggesting that a broad segment of American homeowners are tightening budgets and postponing critical repairs.⁵ In this precarious financial position, a tax increase, job loss, or family illness can end in foreclosure.

In part due to this pinch, 5.2 million homeowners currently live in physically inadequate homes—characterized by conditions like broken windows, holes in the foundation, or a sagging roof.⁶ Unfortunately, with available government assistance shrinking, these families have fewer and fewer options for escaping life in substandard housing.



WHO ARE AMERICA'S LOW-INCOME HOMEOWNERS?

While America's 26 million low-income homeowners represent a diverse cross-section of the population, the elderly, minorities, and persons with disabilities are all overrepresented among them.

According to 2011 Census data, there are 11.7 million low-income homeowners over the age of 65 in the United States, 40 percent of whom report a disability.⁸ These homeowners often have specific housing needs that exceed those of the average homeowner, such as accessibility or safety modifications, making them especially vulnerable to housing inadequacy. They are also less likely to have the resources needed to meet these housing needs, as households with a member reporting a disability are nearly twice as likely to be low-income as those without.⁹ Minority homeowners, particularly African-Americans and Latinos, are also disproportionately represented among low-income owners. African-American and Latino homeowners make up

over 21 percent of low-income, owner-occupied households, despite constituting just 14 percent of all homeowners nationwide.¹⁰

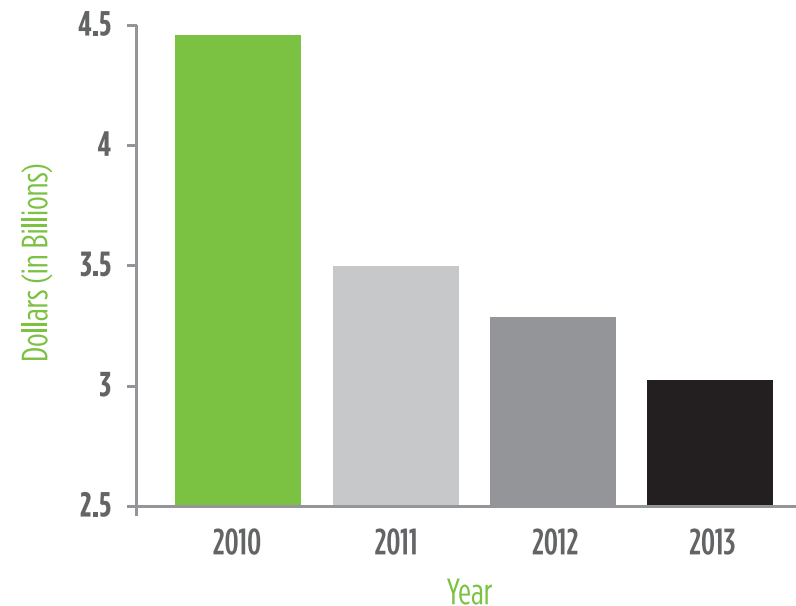
“There are 11.7 million low-income homeowners over the age of 65 in the United States, 40 percent of whom report a disability.”

As these segments of the population continue to grow, which demographic trends suggest they will, the set of unique housing challenges they face will multiply.

SHRINKING GOVERNMENT ASSISTANCE

For decades, the government has invested billions of dollars into helping Americans purchase homes, but comparatively little into helping owners repair, maintain, and renovate their homes. To make matters worse, politicians scrambling to reduce the federal budget deficit have in recent years targeted programs aimed at supporting home rehabilitation. Even the most well-funded and established federal programs, like the Department of Housing and Urban Development's (HUD) Community Development Block Grant (CDBG), which has been in place since 1974, have experienced significant cuts. CDBG funding was reduced 26 percent, or \$1.1 billion, between 2010 and 2012. Similarly, funding for HUD's HOME program has been reduced 41 percent, or \$700 million, since 2008.⁷ Owner-occupied households, for which only a small portion of these appropriations are designated, are likely to continue to see dwindling government assistance in the years ahead.

*Community Development
Block Grant Funding*





A RESPONSE: REBUILDING TOGETHER

With government funding dwindling, low-income homeowners seeking to escape substandard housing are increasingly reliant on the private sector for assistance. Over the last 25 years, Rebuilding Together has worked to provide repairs and renovations for these homeowners, building the expertise and infrastructure needed to tackle the needs of the nation's low-income homeowners. Today, the organization completes 10,000 projects each year with the help of some 100,000 volunteers. By leveraging private and public funding, Rebuilding Together ensures a greater number of individuals and families remain safe, warm, and dry in their homes. Despite these efforts, a massive unmet need persists. As the number of low-income homeowners in the United States continues to increase, so too will the number of homeowners with serious, unmet housing needs. Today, nearly 6,000 homeowners remain on the waiting list for Rebuilding Together's services, highlighting the importance of continuing to work to expand the reach and impact of our work.

Preserving Homeownership

The benefits of homeownership, particularly for families and individuals with lower incomes, are well documented.¹¹

Considerable evidence supports the connection between homeownership and social benefit, both for the homeowner and for the community as a whole. One Harvard study found that compared to renters, homeowners are “more likely to be satisfied with their homes and neighborhoods, more likely to participate in voluntary and political activities, and more likely to stay in their homes longer,” contributing to the stability of their neighborhood.¹² The permanence associated with owning a home also creates a sense of vested interest in a neighborhood and community, increasing the likelihood that a homeowner will make investments, social or otherwise, toward its improvement. Residential instability, on the other hand, has been shown to contribute to depression and hopelessness in adults and increased risk of pregnancy and early drug use in children and teens.¹³ Many families face obstacles to securing stable housing; in 2008 nearly 20 percent of low-income families with children had moved in the previous year.¹⁴ For students, this instability can interrupt the continuity of curriculum and disrupt relationships with teachers. Further evidence shows that students who change schools frequently lag behind other students by a year or more in reading and math.¹⁵

Homeownership also provides a powerful means for low-income families to accumulate wealth, by enabling them to build equity in their homes. When able to climb this equity ladder, these households are shown to experience major increases in wealth accumulation.¹⁶ For many low-income homeowners, though, foreclosure and the hazards associated with substandard housing threaten to undermine their financial security. Assisting

these homeowners with needed home repairs and modifications allows them to remain in their homes, preserving homeownership and protecting their greatest asset.

“Considerable evidence supports the connection between homeownership and social benefit, both for the homeowner and for the community as a whole.”

Context

In the next decade, continued growth in the number of low-income homeowners will force both policymakers and private-sector leaders to confront the housing needs of these Americans. Driven by the effects of the recent economic crisis and an aging population, among which homeownership rates are higher, the need for housing rehabilitation will likely continue to outpace plausible government assistance and private sector support.

Rebuilding Together understands the changing dynamics of America’s low-income homeowners and is ready to efficiently and appropriately address their needs, ensuring that this limited support reaches the greatest possible number of homeowners.

MISS
PURNELL
AND HER LABOR OF
LOVE



Ms. Purnell is a cornerstone of the Overbrook neighborhood of Philadelphia, where she's lived for over 40 years, almost half of her life. It's where she raised her children and watched them go off into the world, leaving her with an empty nest. In their absence, Ms. Purnell was overcome with the feeling that her work in a local hospital wasn't enough and that she could do even more to help the people in her community.

"I was bringing sandwiches to people I saw on the streets, but I knew I could do more," explained Ms. Purnell as she sat at her dining room table. "I started to take people in off the streets - I had a large home and knew I should be sharing it. I want to care for these people."

Ms. Purnell decided to open her home, offering sanctuary to those abandoned by their own families or who had simply fallen on hard times. Today, her house serves as an assisted living home for individuals with mental or physical disabilities and limited housing options. Ms. Purnell's deep desire to help, and the work that has stemmed from that desire, have quickly made her famous in her community and its hospitals. Started as an informal project, Ms. Purnell's work has since evolved into a modestly-funded social service operation known as Labor of Love, which now operates two homes in Overbrook. These homes provide an assisted living environment for about 20 people at a time, offering shelter to those in need.

"These are people with no one else to turn to. Ninety percent of them do not have any family. They'd be out on the street if they didn't have Labor of Love," Ms. Purnell said.

Single-handedly operating both Labor of Love homes is no easy task, but Ms. Purnell has always found a way to manage. "All this time, no one has ever asked to help me. I've had to do everything myself to keep this place running. I even hung the fire escapes myself."

However, despite her hard work, time had taken its toll on Ms. Purnell's home, leaving it in need of costly repairs and modifications. So, when Rebuilding Together picked Overbrook for the location of its 2012 Building a Healthy Neighborhood project, her home was an obvious candidate for a rebuild.

In June of 2012, Rebuilding Together, along with its Philadelphia affiliate, began work on her home, ensuring that Labor of Love could continue to be a safe and healthy environment for Ms. Purnell and her extended family. They made energy efficiency upgrades to the home, installed new kitchen sinks and countertops, put in a new stove, secured flimsy handrails, and renovated the food pantry. Volunteers also painted the ceiling and walls of the kitchen, dining room, and living rooms. Now, with lower energy bills, new appliances, and critical safety retrofits, Labor of Love will be able to continue serving the Overbrook community for years to come.

On the new renovations, a beaming Ms. Purnell said, "It's a godsend, I am so grateful for the help. I can just cry, knowing that there are people who want to help make my home better. Homes offer comfort and contentment. The people in Labor of Love feel the same way; they know what it means to have a place to sleep."



THE LINKS BETWEEN HOUSING & HEALTH

With a majority of Americans spending 60 percent or more of their time in their home, unhealthy or hazardous conditions within the home can pose serious threats to health and safety.¹⁷ Fortunately, many of these conditions can be easily addressed. Lead paint, missing smoke detectors, mold, and electrical hazards are among the home health and safety risks that, with intervention, can effectively be mitigated. Despite this fact, these problems persist in many homes whose occupants are unable to afford the measures necessary to do so. The need for safe and healthy home interventions is largest for low-income families. Research suggests they are most likely to experience unhealthy and unsafe housing conditions and least able to remedy them.¹⁸

Moisture in the home is perhaps the most common and potentially harmful health threat in America's homes. Excess moisture can cause complications for household members of all ages, including respiratory ailments, cough, headache, and allergies as well as asthma in children. The principal cause of excess home moisture is outside water leakage, which exists in 11 percent of American homes.¹⁹ Repairing these leaks, and remedying the damage and mold they've caused, typically requires expensive measures like carpet replacement or roof repair. While these repairs often have high up-front costs, they are shown to be extremely effective, both in terms of health outcomes and return on investment.²⁰

Energy costs, though seemingly harmless, are a second threat to the wellbeing of low-income homeowners and families. Today, low-income households spend 17 percent of their income on home energy costs, compared to just 4 percent among median income households.²¹ These costs, which are high and rising, force many homeowners to make decisions that put themselves and their families at risk. For instance, in an effort to reduce home heating and cooling costs many households simply cut their energy use—regardless of sweltering heat or bitter cold. For vulnerable household members like children and the elderly, this decision can lead to short-term illness and, in some cases, can prove deadly. In the winter of 2011, one million elderly homeowners reported being uncomfortably cold for 24 hours or more, conditions shown to contribute to higher mortality rates among older adults.²²

Other households, unable to heat or cool their home any less, turn instead to unsafe heating sources like space heaters, which pose four times more risk of fire and 25 times more risk of death than central heating.²³ Today, space heaters serve as the primary source of heat for over 1.2 million families in poverty.²⁴ These dangerous devices often have exposed heating elements and precarious wiring, and accounted for one in five home fire deaths in 2007.²⁵ Home weatherization, which is shown to produce \$1.80 in energy savings for each \$1 invested, can help drive down energy costs for these families, reducing their reliance on these cheap, hazardous heating sources.²⁶

The risk of fire for low-income homeowners is further increased by a number of other factors, including

the age of their homes. In 2009, over 2.2 million homeowners in poverty owned homes that were built more than 50 years ago.²⁷ Because low-income homeowners typically live in older homes, they have several times the risk of fires caused by electrical wiring, which account for eight percent of residential fires, compared to those living in newer houses.²⁸ Proper installation and maintenance of smoke detectors, which reduce the risk of fire death by 50 percent, is a key component of making homes with high risk of fire safe to occupy.²⁹ However, residents of poor neighborhoods are less likely to have these devices and less likely to maintain those that are already installed, putting themselves at even greater risk.³⁰ By installing and maintaining home smoke detectors, the 3.8 million homeowners without any such device could substantially diminish this risk.³¹

“The need for safe and healthy home interventions is largest for low-income families...”

Nutrition can also suffer at the expense of energy costs. Low-income households, particularly those with elderly members, experience very low food security during heating and cooling seasons when energy bills are highest.³²

With such a clear link between housing and health, there is strong evidence that creating healthy families is rooted in maintaining healthy homes.



HOME & NEIGHBORHOOD REVITALIZATION

The vitality of a neighborhood is reflected in the health and happiness of its residents, but when neighborhoods suffer, so do the families and institutions that make them up. Foreclosures, residential instability, and dilapidated housing all contribute to the distress of a neighborhood. Over three million homes were foreclosed upon between 2009 and 2011 and another two million homes are still in the foreclosure process.³³ These numbers alone show the large and growing need for neighborhood revitalization across the country.

Continued neighborhood deterioration can have a significant impact on the educational and employment outcomes of the young people within the community. In fact, even among youth from low-income families, those in distressed neighborhoods are less likely to be consistently connected to school or work.³⁴ Neighborhood distress can also lead to considerable increases in crime. A study conducted by the Georgia

Institute of Technology found that when the foreclosure rate increases one percentage point, neighborhood violent crime rises 2.3 percent.³⁵ Improving the physical conditions of a neighborhood can effectively combat increases in crime. Research suggests that neighborhood revitalization can lead to significant declines in violent crime that are measurable at the county level, suggesting that crime is eliminated rather than simply displaced.³⁶ Such revitalization begins with restoring the homes that have suffered the effects of deferred maintenance and upkeep.

The impact of deferred home maintenance extends well beyond the walls of a home and often reverberates throughout the entire neighborhood. When homeowners see that homes in their neighborhood are being allowed to deteriorate, the motivation to invest in their own home quickly declines. In fact, empirical evidence suggests that an owner's home maintenance activity is significantly influenced by that of their

neighbors.³⁷ If these homes deteriorate so far that they're vacated or foreclosed, confidence in the neighborhood falls even further, lowering property values and causing it to enter a spiral of decline.³⁸ The impact of this decline can be devastating for distressed neighborhoods and their occupants.

Fortunately, the neighborhood effects of home maintenance can also be positive, and when one homeowner takes initiative in the upkeep of their home it inspires neighbors to follow, helping revitalize the entire neighborhood. Home investment not only inspires neighbors, it also raises their property value, helping build the equity and wealth of homeowners throughout the neighborhood. Residential rehabilitation is shown to have a significant positive impact on the value of properties located within 150 feet, an impact that is especially large in low-income neighborhoods.³⁹ If, on the other hand, homes are allowed to fall into vacancy or foreclosure, neighborhood property values can decline by as much as eight percent.⁴⁰ The condition of one home, and the investment its owner is willing and able to make in it, can dictate the strength of an entire community. Empowering vulnerable homeowners to improve the condition of their homes creates a positive effect that ripples outward into the neighborhood, raising confidence and inspiring others to do the same.



Rebuilding Together Veterans Housing Program

In 2005, Rebuilding Together identified a growing need among military veterans and decided to apply its experience in home repair and modification to assist the veteran community. Born from this decision, the Veterans Housing Program helps retired and active service members to ensure their housing needs are met. For veterans returning home with severe injuries such as amputation or traumatic brain injury, adjusting to life at home can be hampered by lack of a wheelchair ramp or an accessible shower. Older veterans, who served honorably years ago, are often forced to navigate treacherous staircases or live in homes with no heat and a leaky roof. With the right resources, though, these issues can be tackled; together with our partners we are doing just that.

In 2011, work on the home of Rebuilding Together's 1,000th veteran homeowner was completed. First and Second Ladies Obama and Biden joined the ceremonies, welcoming Sergeant Jonny Agbi, whose injuries in Afghanistan made getting around his house nearly impossible, to his newly retrofitted and renovated home. Though an important milestone in the history of Rebuilding Together's Veterans Housing Program, the work didn't stop there. Affiliates across the network continue to provide low-income veteran homeowners with the modifications and repairs they need to live safely and independently in their homes, a small payment for their service.



SENIORS

Fueled by an aging baby-boomer population and increases in life expectancy, the number of Americans age 65 and older is expected to swell from 40 million in 2010 to over 72 million by 2030, an 80 percent increase in just two decades.⁴¹ Today there are an estimated 11.7 million low-income elderly homeowners, nearly 40 percent of whom have a disability.⁴² These homeowners face special challenges to living in and maintaining their homes. While most younger homeowners are able to complete basic home upkeep themselves, many older residents rely on expensive professional help. However, with 34 percent of elderly homeowners already spending more than half of their income on housing costs, many simply cannot afford the help they need.⁴³ Currently, 1.2 million elderly owners live in inadequate homes, characterized by broken windows, holes in the foundation, a sagging roof, or holes in the floor.⁴⁴

For older Americans living in housing deemed adequate, dangerous conditions like steep staircases and unsafe bathrooms still pose serious threats to in-home safety. Many basic features, like staircase handrails, which 35 percent of homes lack, can significantly increase the safety of elderly residents.⁴⁵ Unfortunately, the same circumstances that make home upkeep unaffordable for America's low-income seniors also limit their ability to make the modifications needed to live safely in their homes. Half of older households that report at least one physical limitation currently do not have the financial means to make the modifications needed to accommodate it.⁴⁶ This gap, along with the fact that over 90 percent of elderly Americans desire to stay in their current home as long as possible, suggests

that an increasing number of older homeowners are forced to choose between life in unsafe housing and life in a nursing home.⁴⁷

Falls: A Dangerous Epidemic

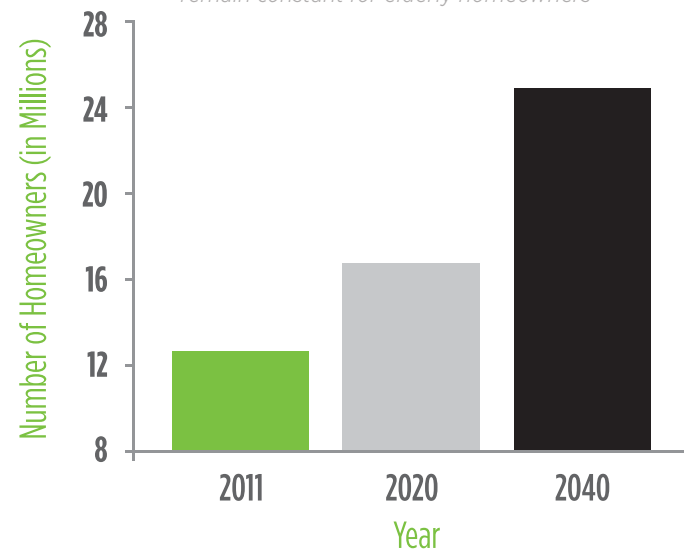
For those that remain in dangerous housing, the threat of being injured by an accident or fall is significant. Each year one in three elderly Americans falls.⁴⁸ In 2009, emergency departments treated 2.2 million fall injuries among older adults, a majority of which occurred in or around the home.⁴⁹ While the physical and emotional damage of these falls is most important, their monetary costs must also be considered. The medical costs associated with these falls, which amounted to \$23 billion in 2008, are expected to grow exponentially in the coming years, reaching \$55 billion annually by 2020 and placing significant burden on the nation's healthcare system.⁵⁰ Finding solutions that permit older adults to safely age in place will prevent injuries, helping to avoid the rising costs of treatment and reduce this burden. Simple modifications like handrails, grab bars, and improved lighting, which cost very little to install, can save countless amounts in medical costs down the road. Such modifications have been shown to be highly effective, reducing the risk of falls by 20 percent.⁵¹

Home safety modifications also allow older Americans to remain in their homes, reducing the need for expensive, undesirable institutional care. In 2009 alone, Medicaid funded 41 percent of nursing facility expenditures, amounting to over \$50 billion in costs for

American taxpayers.⁵² These figures point to the need to move away from a dependency on institutional care and toward a system that embraces care in the home or community, which could help to reduce these costs considerably. Elderly homeowners who are able to remain in their homes longer will help drive down costs, allowing for a greater number of seniors to receive care, as Medicaid can support three persons with home-based services for every one person in a nursing home.⁵³ For elderly homeowners and the nation's healthcare system alike, the ability to safely age in place offers very real benefits.

Projected Growth in the Number of Low-Income, Elderly Households (owner-occupied):

Assumes rates of homeownership and low-incomes remain constant for elderly homeowners



Source: Based on 2011 American Community Survey Data



MILITARY VETERANS AND THEIR FAMILIES

American military veterans and their families face a range of housing challenges, many of which stem from disabilities related to their service. In 2011, a quarter of the nation's 17.2 million veterans living in owner-occupied housing reported a disability.⁵⁴ These homeowners are exposed to the same issues of home retrofit unaffordability experienced by other Americans with disabilities, making it difficult to afford the modifications needed to live safely in their homes. This problem is compounded by the fact that the veterans least able to afford home modifications, the 1.4 million living in poverty and the nearly one million spending more than half of their income on housing, are also more likely than other veterans to have a disability that necessitates them.⁵⁵

Though over half of veteran homeowners with a disability are elderly, high rates of disability are not isolated to older veterans. Today, over 25 percent

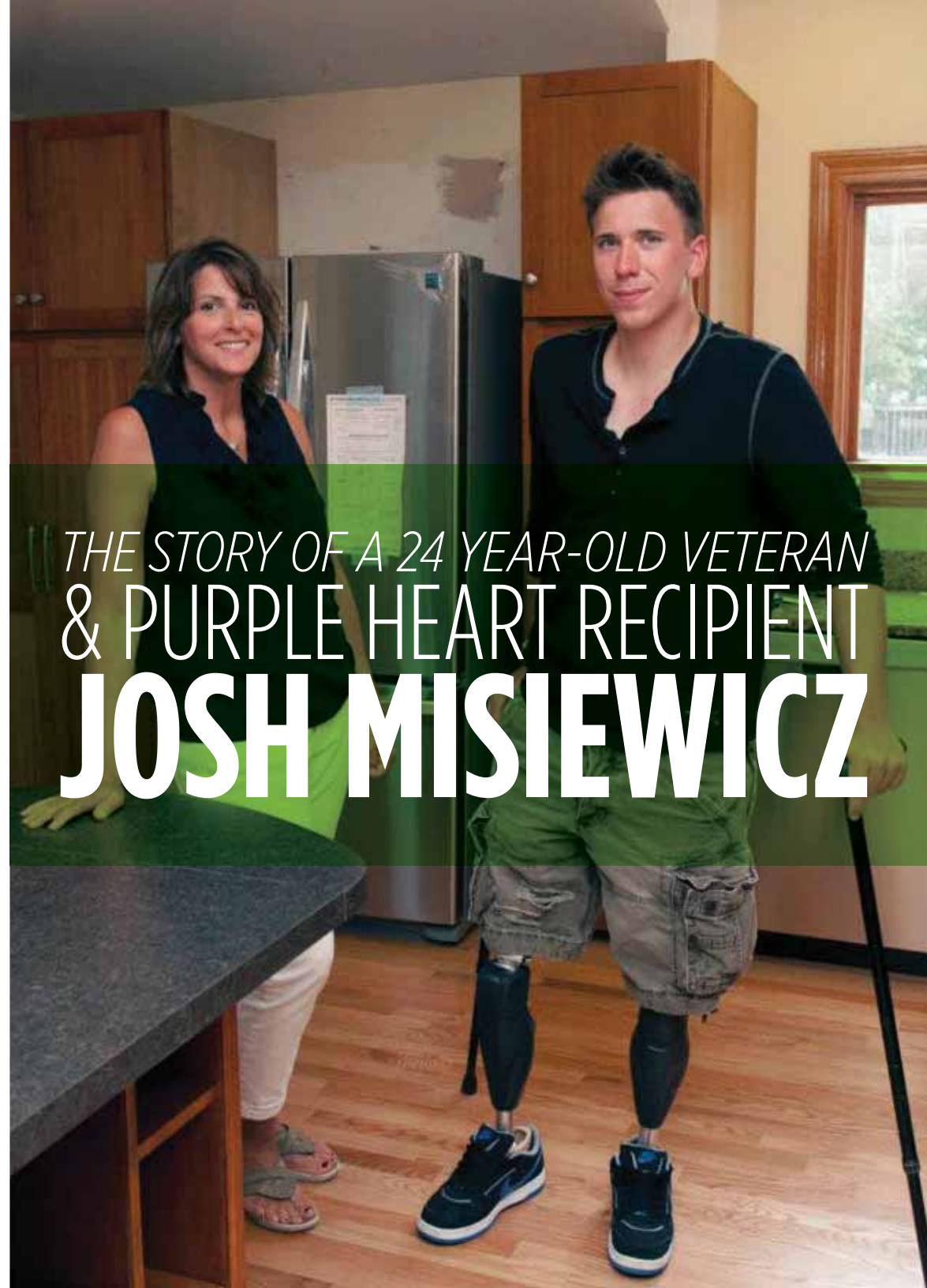
of post-9/11 veterans return home with a service-connected disability.⁵⁶ As the nation's conflicts in Afghanistan and Iraq wind down, thousands of new veterans will come home, creating a surge in demand for adapted housing. America's veterans, with or without a disability, deserve access to safe and adequate housing.

Veterans Program Impact 2005-2013

- **1,630** projects assisting
- **19,550** individuals with the help of
- **37,700** volunteers across
- **44** states to deliver
- **\$28.2** million in market value

A high school hockey star from Chicago, Josh pursued his passion for military service by enlisting in the Marines in 2010. In March of 2011, Josh was deployed to Afghanistan with the 5th Marine Regiment. A short time later, while on foot patrol, Josh was seriously injured by a landmine explosion, shattering his eardrums and resulting in the loss of his legs. Josh returned home and began rehabilitation at Walter Reed Military Hospital in Washington, DC, where he underwent numerous surgeries and started down the path to recovery. During this time, Josh's parents alternated taking time away from their jobs to be with him through this difficult process.

Back in Chicago, complex and expensive renovations of their home, needed to ensure Josh's safety and accessibility, stood as a barrier to his returning home to his family at the completion of his rehabilitation. Upon hearing Josh's story and recognizing this barrier, Rebuilding Together's Metro Chicago affiliate sprang into action, providing his family with accessibility modifications including a wheelchair lift, ramps, and widened doorways. Along with extensive kitchen and bathroom modifications, these measures provided Josh greater in-home mobility and would ultimately pave the way for his return. Today, Josh continues his recovery with the love and support of his family.



*THE STORY OF A 24 YEAR-OLD VETERAN
& PURPLE HEART RECIPIENT*
JOSH MISIEWICZ



HOUSEHOLDS WITH CHILDREN

Along with the elderly and persons with disabilities, families with children comprise millions of low-income, owner-occupied households. In 2008, over 12 million children from low-income families lived in owner-occupied homes.⁵⁷ The safety and health of a home is particularly important for children as they are most vulnerable to the health risks created by deferred maintenance and substandard housing, namely those related to asthma and lead exposure.⁵⁸

Despite overwhelming evidence of the risks of lead exposure and asthma for children, these conditions remain prevalent. Children from low-income families are more likely to be exposed to lead and, currently, over one million low-income households with children under the age of six have significant lead hazards in their home.⁵⁹ Exposure to lead, a dangerous neurotoxin, is shown to lead to significant developmental and educational deficits among children.⁶⁰ Eliminating lead in the home can effectively mitigate these risks, but doing so requires homeowners to recognize this often invisible problem and pay for help from experts trained in removing it.

Excess moisture in the home, often the result of outside leaks, poses a number of other health threats that are more pronounced for children. Moisture creates conditions suitable for mold and other allergens known to cause respiratory ailments and asthma. Each year, residential exposure is responsible for 40 percent of childhood asthma cases, resulting in an estimated 13 million missed school days.⁶¹ Protecting children from the housing conditions known to cause asthma enables them to remain in the classroom and succeed academically, as research has connected higher levels of absenteeism with reduced performance in the classroom and on standardized tests.⁶² Doing so can also help reduce the massive annual costs of environmentally attributed childhood diseases, which totaled \$76 billion and accounted for 3.5 percent of total healthcare costs in 2010.⁶³ Housing-related health problems that begin in childhood have a lasting, lifelong impact. Correcting the housing deficiencies that cause these problems helps fight against chronic conditions like asthma, preventing them before they start.

PERSONS WITH DISABILITIES

With higher rates of disability among the elderly, growth in the number of older Americans in the coming decade will be accompanied by growth in the number of persons with disabilities. Assuming rates for disability, homeownership, and income remain constant for those aged 65 and older, the number of low-income elderly homeowners with a disability is expected to nearly double in the next two decades, rising from 4.8 million in 2010 to 8.6 million in 2030.⁶⁴ Many of these households will have home modification demands beyond those necessary to accommodate normal aging. For instance, those in wheelchairs may need exterior ramps or widened doorways in their homes. Others require stair lifts or bathroom modifications, important features that are too costly for many. Homes that lack these features can significantly hamper the lives of residents with disabilities, diminishing both home access and mobility within the home. Today, some 5.5 million Americans with disabilities face barriers to community participation due to building design.⁶⁵

Regardless of age, the incidence of disability is linked to lower income levels. Households with one or more members reporting a disability are nearly twice as likely to be low-income as those without.⁶⁶ This trend, along

with the fact that 80 percent of home retrofits are paid out-of-pocket by residents, leaves a large portion of these households unable to make critically needed modifications.⁶⁷ Making the modifications necessary for those with disabilities to safely remain in their homes can reduce healthcare burdens. Currently, 75 percent of Medicaid long-term spending for adults with disabilities goes towards institutional care.⁶⁸ Such modifications are proven to be highly effective, significantly decreasing the functional decline of residents over time.⁶⁹

Populations Served by Rebuilding Together Have High Share of Elderly, Disabled

Share of Homeowners in 2011 (Percent)	Rebuilding Together Homeowners	All Homeowners
Age 65+	60.6	26.8
With Disabled Resident	62.8	18.6
Household Income Under \$20,000	65.4	13.9
Home Value Under \$100,000	52.4	26.1
In Home 20+ Years	64.4	29.1

Source: Joint Center for Housing Studies of Harvard University (2013). *The Role of Nonprofit Organizations and Public Programs in Promoting Home Rehabilitation and Repair Activity.*



SAFE & HEALTHY HOUSING

Every Rebuilding Together affiliate has been in the health and safety business since it first began repairing homes. Indeed, health and safety are the driving objectives behind a large share of affiliates' home repairs. But discovery of widespread health and safety hazards in their clients' homes has prompted many affiliates to increase emphasis on health and safety, as reflected in Rebuilding Together's decision to make a safe and healthy home for every person its strategic vision.

As part of this strategy, Rebuilding Together and the National Center for Healthy Housing (NCHH) have collaborated on the Healthy Housing Challenge, a joint project to help Rebuilding Together affiliates expand their capacity to correct health and safety hazards in the homes they repair. Built on Rebuilding Together's time-tested model of volunteer home repairs, this initiative was launched with the vision of providing a safe and healthy home for every person.

The tools and training courses developed for the Healthy Housing Challenge are designed to help affiliates identify health and safety threats and address them as safely and effectively as possible. To focus attention on practical steps to do so, the Seven Principles of Healthy Homes were adopted. These principles, endorsed by the Surgeon General, are put into action by the Healthy Housing Challenge, making health and safety repairs more accessible, actionable, and affordable than ever.

The Seven Principles of Healthy Homes:

Keep it Dry, Clean, Pest-Free, Safe, Contaminate-Free, Well Ventilated, & Maintained.

With this focused approach, Rebuilding Together affiliates across the country have begun addressing in-home hazards using a range of proven, cost-effective interventions. These expanded repairs reduce asthma triggers, control moisture and pest problems, improve ventilation, and reduce tripping hazards throughout the home, dramatically diminishing the threats household members encounter in their homes.



DISASTER RECOVERY

Rebuilding Together is committed to supporting the long-term recovery of communities impacted by disaster to ensure that families can safely return home. In the wake of disaster, the ability to return to a home that is safe and restored is a vital step towards a return to normalcy. As part of our continued effort to improve our capacity to help the victims of disasters, we have assembled a Disaster Assessment and Response Team (DART). This team is dedicated to providing Rebuilding Together's affiliate network with assistance in planning and preparing for disasters as well as securing the resources they need to respond properly. With the help of DART, we work to identify the needs of affected communities, build and strengthen partnerships with other response and recovery agencies, and begin the long-term work of rebuilding. But our work does not stop there. Our efforts continue for years after the water has receded and the winds have calmed, remaining focused on the ongoing revitalization of the community.

In 2011, six years after Hurricane Katrina devastated the Gulf Coast, Rebuilding Together completed work

on its 1,000th home in the region—a testament to this commitment.

We believe that our greatest asset in disaster response is our ability to partner with local nonprofits, community development corporations, and government offices to address the comprehensive housing needs of affected regions. As part of this collaborative effort, we have partnered with National Voluntary Organizations Active in Disaster (VOAD), a leader in disaster recovery that provides a forum for organizations to share resources and knowledge throughout the course of a response. Membership in VOAD affords Rebuilding Together the opportunity to collaborate with other experts, sharpening our preparation for, and response to, disaster.

These tools and partnerships are in use today, as affiliates in New York and New Jersey respond to the needs of homeowners impacted by Superstorm Sandy. These affiliates have already rebuilt over 200 homes damaged by Sandy, restoring normalcy for families and helping them return home sooner.

JOINT CENTER FOR HOUSING STUDIES AT HARVARD 2013 REPORT

“The Role of Nonprofit Organizations and Public Programs in Promoting Home Rehabilitation and Repair Activity,” a 2013 report produced by the Harvard University Joint Center for Housing Studies, included an in-depth case study of Rebuilding Together.⁷⁰ With the goal of better understanding the characteristics of households served by Rebuilding Together and the outcomes that result from this work, researchers collected data on 431 households from 19 affiliates across the country. **The study came to three major conclusions:**

- 1** *Rebuilding Together affiliates assist their target populations: low-income, underserved households who are particularly vulnerable to inadequate housing conditions.*
- 2** *Projects undertaken by affiliates effectively addressed the strategic goals of **safety/health, accessibility, and energy savings.***
- 3** *As a result of Rebuilding Together’s work, the overwhelming majority of **participating households experienced moderate or substantial improvement** in home safety, accessibility, and energy savings.*

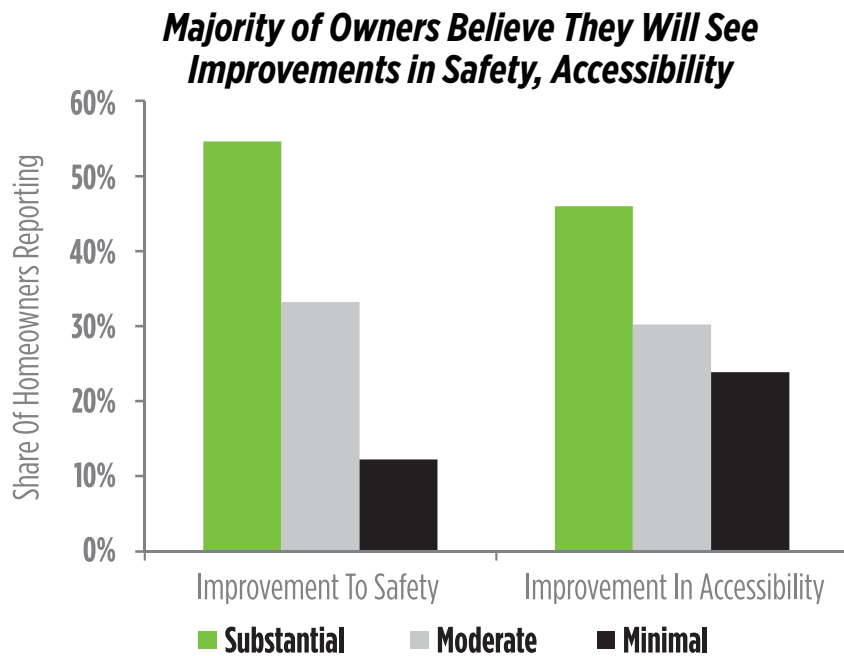
Homeowner Characteristics

The study confirmed that Rebuilding Together’s target homeowner populations: the elderly, those with disabilities, veterans, and active duty service members, were indeed heavily represented among households served by affiliates. Over 60 percent of sampled homeowners were elderly and a slightly higher share had at least one household member with a disability. Participating homeowners also had much

lower incomes than the general population, with over 65 percent of households reporting annual incomes less than \$20,000. Homeowners were also considerably more likely to be long-term residents of their home. Some 65 percent of surveyed homeowners had been in their home over 20 years—a level of residential stability that exists among less than 30 percent of American homeowners.

Widespread Housing Deficiencies

The data from the study suggests widespread health and safety concerns existed in the homes of Rebuilding Together homeowners before work began. Almost 40 percent of households surveyed indicated that housing problems created major health or safety issues for family members. Many of these housing deficiencies were likely the result of low levels of home repair spending. Nearly two-thirds of Rebuilding Together program participants indicated that they spent less than \$500 per year on home improvements and repairs—80 percent less than the typical American homeowner.



Source: Joint Center for Housing Studies of Harvard University (2013). *The Role of Nonprofit Organizations and Public Programs in Promoting Home Rehabilitation and Repair Activity.*

Rebuilding Together's Impact

A vast majority of households in the study felt that Rebuilding Together's work resulted in moderate or substantial improvement in safety, energy savings, and accessibility. Homeowners saw the greatest improvement in the health and safety of their home, with almost 55 percent indicating significant improvements. Additionally, almost half felt that the assistance they received from their affiliate would make a substantial improvement in home accessibility. Nearly 73 percent of respondents felt that the intervention would result in moderate to substantial home energy savings. Respondents also emphasized the importance of Rebuilding Together's work in allowing them to remain in their home, contributing to the stability of their neighborhood.

The Path Ahead

Although Rebuilding Together has much to celebrate over the past 25 years, the need for our services has never been greater. The continued economic downturn from the Great Recession has resulted in unemployment and foreclosures for countless hard-working Americans. This, combined with an aging population and a wave of returning veterans, is pushing many homeowners to the brink at an alarming rate in communities all across the country. In order to bridge the gap for those struggling to remain safe and healthy in their homes, Rebuilding Together must expand further its capabilities and capacity to meet such rapidly increasing demand.

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