



THE HIDDEN HOUSING CRISIS:

Needed Repairs for Single-Family Homes in St. Louis County

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*Community Innovation and Action Center
University of Missouri-St. Louis*

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The research was funded by the Des Lee Collaborative Vision at UMSL and the St. Louis REALTORS®.

Finally, we want to thank the hundreds of St. Louis County residents who took the time to fill out our survey. **We hope this research will bring much-needed attention to the problem of housing deterioration and increase the resources for home repairs so that everyone, everywhere, can live in a safe and healthy home.**

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EXECUTIVE SUMMARY

Housing deterioration damages people's physical, mental, and financial health, causing stress, social isolation, and harm to the broader society.

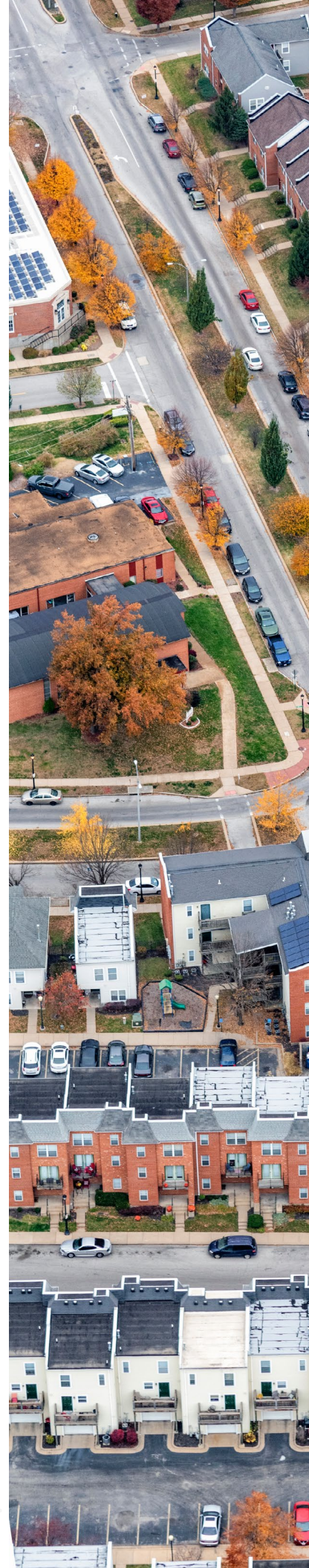
It undermines home values, damaging individual households and the broader society. It also reduces the supply of affordable housing. Between 1970 and 2020, St. Louis County lost 80,454 pre-1970 housing units, many due to deterioration and abandonment. Many families lack the resources to address their repair needs. Unfortunately, we lack countywide data on the extent of the problem. This study aims to fill that gap.

Our methodology is based on a survey of residents of single-family homes in which we ask people about their experience of their home and then convert their answers into 43 repair scenarios. We then cost out each scenario using a contractors' database. We mailed out 6,000 surveys and received back 637 completed questionnaires. Our sample is broadly representative of all households living in single-family homes of St. Louis County.

We found that the average home in St. Louis County needs \$9,146 in repairs; it would cost \$2.92 billion to address all repairs in the County.

Almost 22% of our respondents reported that their home had been damaged by severe weather events, including the 2025 tornado. The most common needed repair was weatherization, followed by leaks in the basement and the need to install electric plugs or outlets. One theme that emerged from the research is that excessive dampness is a serious problem in St. Louis.

Over 40% reported having at least one leak in their basement. Dampness can cause mold, triggering serious breathing problems, including asthma. Another widespread problem is inadequate air conditioning, an increasingly serious problem in an age of global warming and more frequent severe heat waves.





The burdens of housing deterioration were not evenly distributed across the county. Lower income households had the most needed repairs and repair needs were greater for African American households and residents of North County. Those who were “*extremely worried*” that they would need to move out of their home in the next few years faced repairs averaging over \$25,000. Failure to repair homes is a major cause of falling population and increased housing vacancy in North St. Louis County. The report ends with a call to action.

Overall, the report estimates that the county meets less than one percent of the need for subsidized repairs on an annual basis. Fortunately, St. Louis has initiatives to reform the local home repair ecosystem and expand funding for home repair. Despite these promising initiatives, much more needs to be done. **St. Louis County needs to invest in home repairs for the well-being of the entire region. When everyone has a decent place to live, individuals, families, and communities are all stronger.**

Introduction:

WHY HOUSING DETERIORATION MATTERS

Housing deterioration is a problem in the United States, but it is usually understood as an individual issue that affects only a narrow slice of the population—poor families living in disinvested neighborhoods. In fact, housing deterioration is widespread, and it affects the entire society. It damages people’s physical and mental health. All of us pay for housing disrepair in the rising costs of public and private health insurance. Housing deterioration is also deeply implicated in the housing affordability crisis. Housing is part of the infrastructure of society. If it deteriorates, we are less safe, healthy, prosperous, and productive.

The United States faces a huge crisis of affordable housing. The national conversation about housing *affordability*, however, ignores the issues of housing *quality*. These are not two separate issues but two sides of the same coin. Most people acquire affordable housing not through government subsidies but by renting or owning homes that are deteriorated, or in a sufficiently disinvested neighborhood, to be “affordable.” Forced to sacrifice quality in order to achieve affordability, people live in homes that threaten their health and safety. In addition, housing deterioration leads to vacancy and abandonment that reduces the supply, driving up the cost of housing. Between 1970 and 2020, the number of housing units in St. Louis County built before 1970 declined by 80,454 units.¹ Many of these were lost due to deterioration and abandonment. Preserving these homes would have improved affordability. It is almost always more expensive to build new housing than to preserve existing housing.

Researchers recently estimated that the total cost of needed repairs in the nation in 2024 was \$198.4 billion.² Many families do not have the resources to address their repair needs. The same researchers estimated that the repair needs of homes occupied by families making less than 200% of the poverty threshold totaled \$74.6 billion. But the magnitude of the problem cannot be measured simply by the cost of physical repairs. Housing disrepair damages people’s physical, mental, and financial health.³ This does not just harm residents of the home but the neighborhood, city, and broader society.

The damage to people’s health caused by deteriorated housing is thoroughly documented by peer-reviewed research.⁴ Housing deterioration damages mental health and can cause stress and social isolation.⁵ It has even been linked to crime.⁶ Housing dilapidation is linked to damaging falls by seniors and undermines their ability to age in place with dignity. Lead poisoning is a serious problem in older housing, disproportionately harming children.⁷ Black mold (*S. chartarum*) caused by excessive dampness has been linked to serious health problems, such as asthma.⁸

Deteriorated housing can lead to unsafe temperatures—both extreme cold in the winter and dangerous heat in the summer. Without adequate air conditioning, vulnerable older adults can die in a heat wave.⁹ Climate change, which increases the likelihood of extreme heat and flooding, is increasing the human cost of deteriorated housing.

The health care costs of housing in disrepair are borne not just by those directly affected but by society. Injuries and illnesses associated with poor housing conditions cause billions of dollars in direct and indirect health care costs annually.¹⁰



A cost-benefit analysis, conducted by the national nonprofit Rebuilding Together, found that every dollar invested in home repairs produced \$2.84 in social return. Spending on Medicare and Medicaid alone fell by \$1.32 for every dollar invested in repairs.¹¹

Housing deterioration also damages financial health. Utility costs rise when homes have inadequate weatherization and insulation or poorly functioning heating or air conditioning units. As a result, many low-income households are “*energy-burdened*,” meaning that they spend more than 6%-10% of their income on utilities.¹²

For many people, the equity in their home is their main savings, which they count on for retirement. Housing disrepair undermines home values. This impacts not just individual households but the neighborhood, as well as a city’s tax base, reducing revenue for city services and schools.¹³

In short, housing deterioration imposes considerable costs on individual households and on society. Unfortunately, we do not have good data on the extent of housing deterioration—especially at the city and neighborhood level. **This study aims to fill that gap.**



DATA AND METHODS

OUR METHODOLOGY

Our approach is based on an earlier study that examined the need for home repairs among older homeowners in the City of St. Louis.¹⁴ That study was, in turn, modeled on research conducted by the Federal Reserve Bank of Philadelphia using answers from the federal American Housing Survey (AHS). People’s answers about their experience of their home were used to estimate the need for repairs. The St. Louis researchers modified the questions in the AHS, based on advice from their home repair partners, to point more unambiguously to 43 specific home repair “scenarios.” They then used a proprietary database, the RS Means Contractor’s Pricing Database, to estimate the cost of each repair scenario.

We replicated the methodology of the 2023 St. Louis study, adding a few questions to address new issues, like the impact of severe weather events, such as tornadoes. Following guidelines from the UMSL Institutional Review Board, we guaranteed that survey responses would remain anonymous; no individuals would be identified in any public reports. *(For a copy of our questionnaire see the Appendix.)*

Our methodology is not perfect. While not covering every conceivable home repair, we believe our 43 scenarios cover all significant repairs. Home repair providers cautioned us that repairs cannot be easily fitted into standardized home repair scenarios.

Each repair job is different. We understand.

Nevertheless, we believe, by drawing on the perceptions and experiences of those who live in the home, we can produce reasonable estimates of the need for repairs. These estimates could never substitute for the work of a skilled contractor preparing a detailed scope of work for each repair job. It would be prohibitively expensive, however, to conduct such estimates for a large sample of St. Louis homes. Our methodology is relatively inexpensive and provides stable estimates, we believe, when aggregated across many homes. Our methodology can be used to compare home repair needs across time, as well as across cities, neighborhoods, and different demographic groups.

In order to better understand how housing deterioration impacts people’s lives, we also conducted interviews with St. Louis County residents who received home repairs. We quote from these interviews throughout this report.

Characteristics of Survey Respondents

After finalizing the survey questions, we constructed a database of all single-family homes in St. Louis County from the Assessor's Office, along with the names of the residents who lived in those homes from the county's voter database.¹⁵

We performed a match of normalized names from both datasets to distinguish homeowners from renters. The total number of observations after selecting one resident per household in every Census Tract was 270,979. For each property address, we selected the matched homeowner if applicable. Where that failed, we identified the house as a rental and selected the first Active voter resident. To ensure that we did not under-sample low-income households (who generally respond at a lower rate to surveys) we divided county census tracts into three strata: low income, medium income, and high income. We over-sampled the low-income tracts and under-sampled the high-income tracts.



"I don't have to worry again about rain coming in through the bedroom closet or in the kitchen ceiling. That's a big deal that relieves so much stress and worry off of me. ... I am a grandparent raising grandchildren. ... I have a 94-year-old mother that comes to visit. I have a handicapped child. So yeah, just the accessibility has been a wonderful thing for us. ... I don't know what we would have done."



PATRICIA LAKE | Lemay homeowner who received a new roof, a repaired back door, a walk-in shower, a raised toilet and a new bathroom floor through The Housing Partnership.



In January 2026, we mailed out 6,000 surveys. Recipients could respond either by mail or online by using a QR code. With the help of reminder postcards, we received back 637 completed surveys, a response rate of 10.6%.

SURVEY RESPONDENT CHARACTERISTICS		
	SURVEY RESPONDENTS (%)	STL COUNTY (%)
Race		
White / Caucasian	70.49%	62.90%
Black / African American	18.52%	23.30%
Asian / Pacific Islander	1.10%	5.60%
Multiple Races / Other	9.89%	8.20%
Age		
65+	45.84%	31.87%
35-64	47.57%	56.04%
15-34	4.24%	12.00%
Blank	2.35%	
Number In HouseHold		
1	30.14%	25.03%
2	35.48%	34.72%
3	14.91%	17.40%
4	10.68%	14.19%
5+	7.54%	8.67%
Blank	1.26%	

Table 1. Survey Respondents Compared to St. Louis County Residents of Single-Family Homes

Representativeness of Sample

Our sample of residents of single-family homes is broadly representative of households occupying single-family homes in St. Louis County according to the 2024 American Community Survey. **Table 1** compares our sample on race, age, and household size with data from the census. We oversampled White residents over Black residents, as well as older households.¹⁶ Almost 72% of our Black respondents were low income, compared to only 17.6% of White respondents. Only 4.6% of our respondents were renters. The reported median income of households in our survey was \$95,000. This compares to \$84,109 according to the U.S. Census Bureau (2025).¹⁷ On household size, our sample was close to the census figures.

Even though St. Louis County is suburban, the average age of homes in our sample was 62.3 years. This compares to the median age of owner-occupied homes in the nation in 2024 of 42 years.¹⁸ Over one-third of our respondents have lived in their homes for 26 years or more. Homes in St. Louis County are aging and will increasingly need more maintenance and repair.

In order to identify repair scenarios, we entered the answers to the survey questions into a spreadsheet which we supplemented with property records from the County Assessor's database. Information from the County on square footage and number of stories was necessary, for example, to estimate the cost of roof replacement.

We then linked answers to the survey questions, sometimes in combination with county property records data, to identify our 43 repair scenarios.

We used the 2026 RS Means Contractor's *Pricing Guide for Residential Repair and Remodeling Costs* maintained by Gordian to estimate the cost of each repair scenario. RS Means is widely used by contractors across the nation. In a few instances, we concluded that the RS Means estimate was too low when compared to real-world renovation costs from St. Louis home repair providers. We compared the RS Means estimate with other publicly available data, such as HomeAdvisor, to arrive at more accurate cost estimates for each scenario.¹⁹ For our 637 respondents, we then had a record of which repair scenarios applied to them and an estimated cost for each scenario.



“

When you're a senior, you don't have that kind of money. Life happens. I was just grateful that this program was going on, so we could get some of these things done. It meant a great deal to people that really don't have a lot of money. I'm very grateful that they were there at the time because we're on a fixed income.”

LARRY AND GIRTHA SPRATT | Longtime homeowners who turned to Beyond Housing for help completing critical home repairs that had become difficult to afford on a fixed income.



FINDINGS

THE MAGNITUDE OF UNMET REPAIR NEEDS

Single-family homes in St. Louis County have a significant backlog of repairs that are expensive to fix. According to our study, **the average home needed \$9,146 in repairs.** This is significantly higher than the national average, which in 2023 was reported as \$1,491 for all households in the nation.²⁰ *(This includes all units, not just single-family homes. It should also be noted that the data for this national estimate is based on the American Housing Survey (AHS) that overlooks key issues, such as the need for air conditioning, that we include in our analysis.)*²¹ If we take the average cost of repairs per home according to our survey and project that to all single-family homes in St. Louis County, **the total cost of needed repairs would be \$2.92 billion.**²²

For many reasons, we believe this is a conservative estimate. First, our sample slightly overrepresents older, White residents, and higher income households, all of whom tend to have lower repair needs. Second, 27.3% of our respondents reported that they had large trees on their property that were a danger to them or their home. Removing these trees is expensive but we were not able to provide an accurate estimate of these costs, so we left them out. Some repair needs are not observable by the residents, such as a small leak in the roof or mold behind a wall. Finally, our home repair partners said that some of our estimates were low for certain St. Louis repairs.²³ We do not know how much higher the actual repair needs are, but, undoubtedly, they would require the expenditure of many millions more dollars.

The dominant narrative is that housing deterioration is concentrated in poor, inner city neighborhoods. Our study shows that the problem of housing deterioration has moved to the suburbs. St. Louis County is composed of mature suburbs that were largely built out by the 1980s. One of the reasons why our estimate of the need for repairs is greater than the national average is that the average age of homes in our sample (62.3 years) is well above the national average (44 years).²⁴ Another reason for costly repair needs is that St. Louis County has been hard hit by severe weather events, including tornadoes. More than one in five of our respondents (21.9%) reported that their home had been damaged by severe weather events.



Those who reported being damaged by severe weather had repair needs that were 45% higher (\$12,080) than those who did not report weather damage (\$8,329).

Severe weather events do not discriminate by race: the percent of Black and White residents who reported damage from severe weather was exactly the same (21.2%).

The Pattern of Unmet Repair Needs

Homes are designed to protect people from the elements. **While individuals vary, the generally recognized safe home temperature is 68-72 degrees Fahrenheit.** Temperatures above 80 degrees or below 60 can be dangerous to your health. Temperature interacts with humidity. Homes should keep out excessive dampness yet retain a modicum of moisture. Relative humidity in the 30%-50% range is considered healthy. Besides comfortable air, homes should enable us to conduct the tasks of daily living safely and without difficulty and should protect us from disasters like fires, floods, and storms. Unaddressed repair needs in St. Louis County undermine the proper functioning of the home and threaten people’s health and safety.

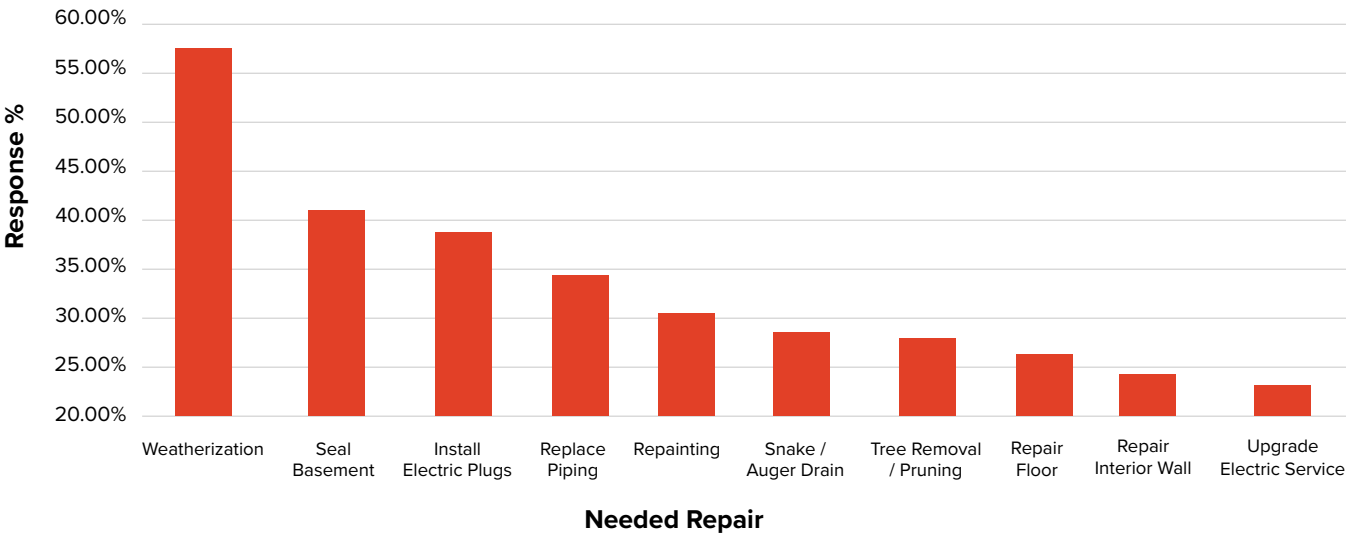


Figure 1. Ten Most Common Individual Repairs

The most common needed repair was weatherization, including caulking windows and sealing doors. Over half of our respondents (57.9%) reported feeling drafts of cold air coming in through windows or closed doors and one-quarter reported feeling “uncomfortably cold” even though the heating equipment was on. Similarly, 24% reported feeling “uncomfortably warm” even though the air conditioning was on. The great advantage of weatherization is that it is relatively inexpensive (on average \$1,862.50), and it can reduce heating and air conditioning bills, paying for itself over time.

Being uncomfortably warm or cold may be caused not by leaks but by poorly performing heating or air conditioning systems. About one in six respondents reported that their heating equipment had failed for at least six hours.

Overall, 16.9% of our respondents reported that their central air conditioning failed for six or more hours. If respondents answered that this had happened three or more times, we concluded that they needed to replace the furnace or the air conditioner. While only 3% and 3.6% of our respondents needed to replace their furnace or air conditioning system respectively, these repairs are expensive—\$4,285 to replace the furnace and \$2,377 to replace the air conditioning unit.

NEEDED REPAIR	COST OF REPAIR
Replace Roof	\$8,201
Replace AC Equipment	\$7,205
Replace Heating Equipment	\$4,285
Replace Roof Materials	\$3,900
Repainting Window Sashes	\$3,499
Repair Additional Structure	\$3,482
Seal Basement	\$3,259
Replace Exterior Wall	\$3,000
Replace Sagging Exterior Wall	\$3,000
Repair Sewer Line	\$2,904

Table 2. Ten Most Expensive Individual Repairs

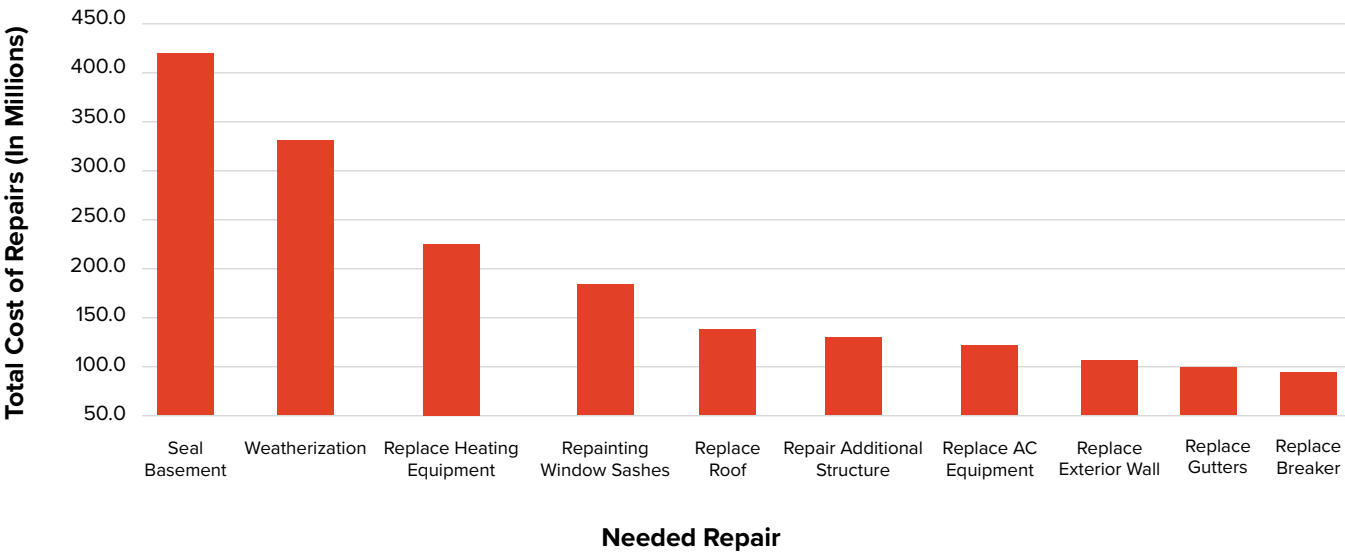


Figure 2. Ten Most Expensive Repairs, Countywide

If we consider that 24% reported feeling uncomfortably warm even when the air conditioning was on and almost 17% told us their air conditioner failed for more than six hours, then inadequate air conditioning is clearly a widespread problem in St. Louis County. During a time of rapidly rising temperatures, properly functioning air conditioning is a necessity, not a luxury. **The next time St. Louis is hit with a severe heat wave, some people will end up in the emergency room and some may even die.**

LOCATION OF LEAK	PERCENT REPORTING AT LEAST ONE LEAK
Basement	41.0%
Windows or Closed Doors	14.7%
Roof	16.8%
Leaking Pipes	15.5%
Through or Within Walls	21.3%
Hot Water Heater	5.6%
Water Faucet or Toilet	16.5%
Drain (Bathtub, Sink, or Shower)	11.1%

Table 3. Reported Location of Leaks

A major theme in our study is the problem of excessive moisture in homes. Three of the top six needed repairs (*seal basement, replace piping, and snake/auger drain*) can cause excessive moisture in homes, which can in turn cause mold. As shown in **Table 3**, water leaks in St. Louis homes are common and found in many different locations. Most striking is that 41.0% report having at least one leak in their basement. Not surprisingly, the second most common repair scenario is “seal basement.” It is also noteworthy that sealing the basement is expensive, costing on average \$3,259. To the eight leaks listed above could be added the 18.5% who reported “missing, broken, or sagging gutters,” which can contribute to water infiltration. Plumbing issues that can cause dampness were also common, with one out of seven reporting a toilet breakdown lasting six hours or more, 17.4% a sewer backup, and over 30% a back-up in a kitchen or bathroom sink.



Located at the confluence of the two largest rivers in North America, St. Louis is prone to high levels of humidity and floods, making homes here especially vulnerable to excessive moisture. All the unmet repairs noted above enable excessive moisture to penetrate a home. In our survey, 11.3% reported having mold larger than an 8 ½ by 11-inch sheet of paper. Excessive moisture causes mold which can trigger serious breathing problems like asthma. Mold should be addressed immediately. Excessive moisture can also cause wood to rot and roofs to deteriorate. Dampness can attract unwanted pests like termites and cockroaches and can put a strain on air conditioners, forcing them to run longer, increasing wear and tear, and driving up utility costs.

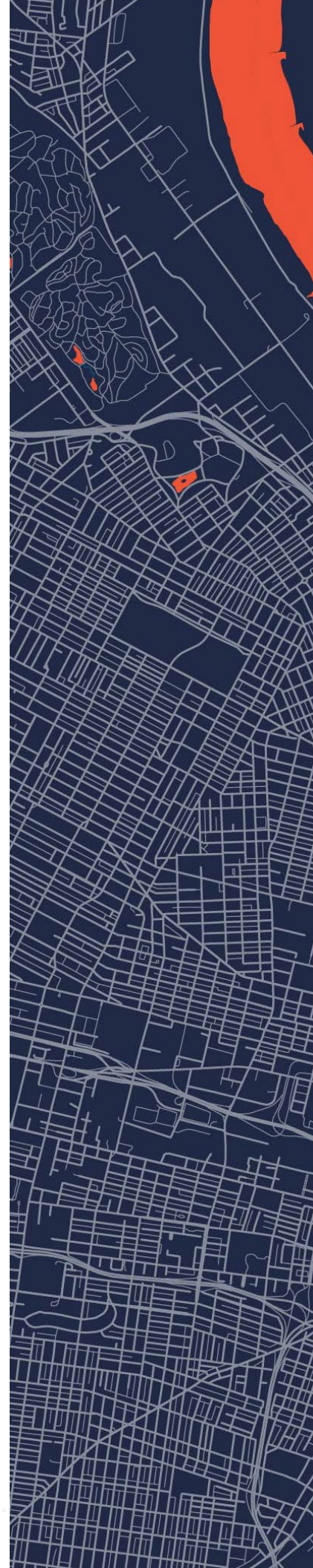


The need to install electric plugs or outlets was the third most common repair scenario. Many older homes have too few electrical outlets.

According to national standards, no point along the wall in a room should be more than six feet from an outlet. Many older homes in St. Louis fail to meet this standard and therefore residents plug too many devices into one outlet. *In fact, 83.6% of our respondents reported an electrical outlet being used for more than two electrical devices.* While much depends on exactly what type of electrical devices are being plugged into one outlet (think air conditioner versus a lamp), outlets overloaded with electrical devices are a fire risk. A much more dangerous but less common problem is exposed electrical wires, reported by 6.7% of survey respondents.

The seventh most common repair need was tree removal and/or pruning, with 27.3% reporting this need. It represents a substantial risk to property and safety, with aging or weak trees exposing people and their belongings to considerable damage. In the aftermath of the May 2025 tornado this is a heightened concern for many St. Louisans. High winds can cause large branches or whole trees to fall onto homes causing serious damage. Unfortunately, we did not have a reliable way to estimate the average cost of this repair scenario, so it is not included in our totals. Clearly, paying for needed tree removal and pruning would add millions to our cost estimate.

Many homeowners reported problems with the exterior of the home, with more than one in five reporting cracks in the foundation wider than a dime and almost one in four reporting missing or worn away mortar between bricks.





Damaged roofs are a serious issue in St. Louis, with 5.5% reporting holes in their roof and 16.8% reporting water leaks from the roof. Failure to repair a roof can lead to further damage and other preventable repair needs. The cost of replacing a severely damaged roof (\$8,201) is prohibitive for owners with limited incomes.

Many homeowners also reported problems with the interior of the home, with 22.1% reporting uneven or cracked flooring; 16.8% major cracks in walls, and 11.9% holes in walls. Holes in the walls or roof probably contributed to the fact that 23.5% reported evidence of rodents, such as mice, rats, or squirrels.

Finally, many residents of single-family homes reported safety issues. Besides dangerous trees, discussed earlier, 22.5% testified to “walkways dangerous to walk on,” 13.5% dangerous patios, 11.9% dangerous porches or decks, and 11.9% broken or poor condition external stairways. These conditions can lead to dangerous falls that can cause serious injuries and hospitalization, especially for older adults.

The Uneven Effects of Housing Deterioration: Race, Space, and Income

Housing disrepair is not evenly distributed across single-family homes in St. Louis County. Across all types of repairs, Black residents have higher needs than White residents. Perversely, households with the lowest incomes face the most expensive repairs. Moreover, the need for home repairs is greatest in the lowest income areas of the county. With lower home values, residents in those areas have less equity to draw on to fund repairs. Failure to address home repairs can lower home values and drive people out of the neighborhood – eventually leading to housing vacancy and abandonment.

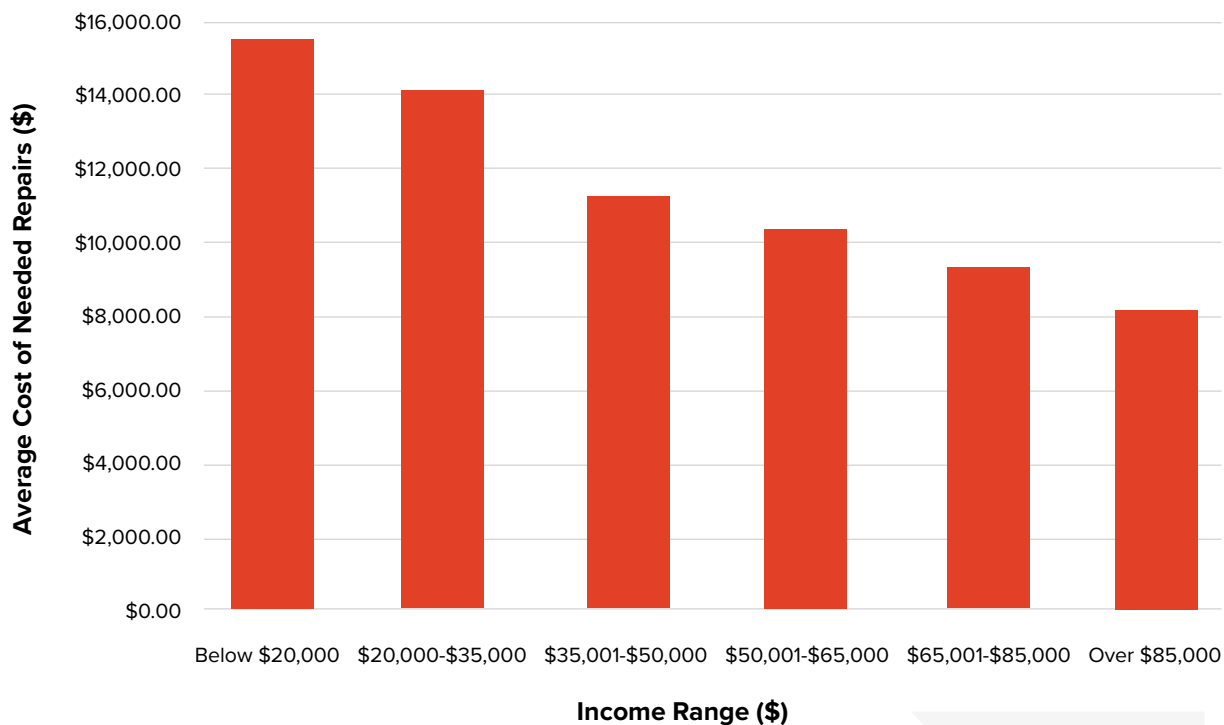


Figure 3. Average Cost of Needed Repairs by Income Range

The need for home repairs disproportionately impacts Black residents. **Overall, Black residents reported total repair costs averaging \$13,659, almost twice that of White residents (\$7,501).** Disturbingly, the magnitude of needed repairs goes up as income goes down (**Figure 3**). Households in the lowest income category face average home repairs (\$15,191) that are almost twice that of the most affluent households (\$7,962). Low income elderly households, a particularly vulnerable demographic, face average repair needs of \$9,688. These patterns are especially troubling because lower income households are less likely to have savings or home equity to pay for home repairs.

	% UNCOMFORTABLY WARM	% UNCOMFORTABLY COLD	% NO CENTRAL AC
Black	33.1%	41.5%	5.1%
White	20.5%	18.5%	2.0%

Table 4. Temperature Discomfort Levels and Access to Central AC by Race

One of the most serious problems is that many homes are not able to keep people comfortable during cold winters or the increasingly harsh St. Louis summers. **Table 4** shows that Black residents were more likely to experience uncomfortable temperatures in their homes than White residents. **Figure 4** shows that lower income households are more likely to suffer from air conditioning failures.

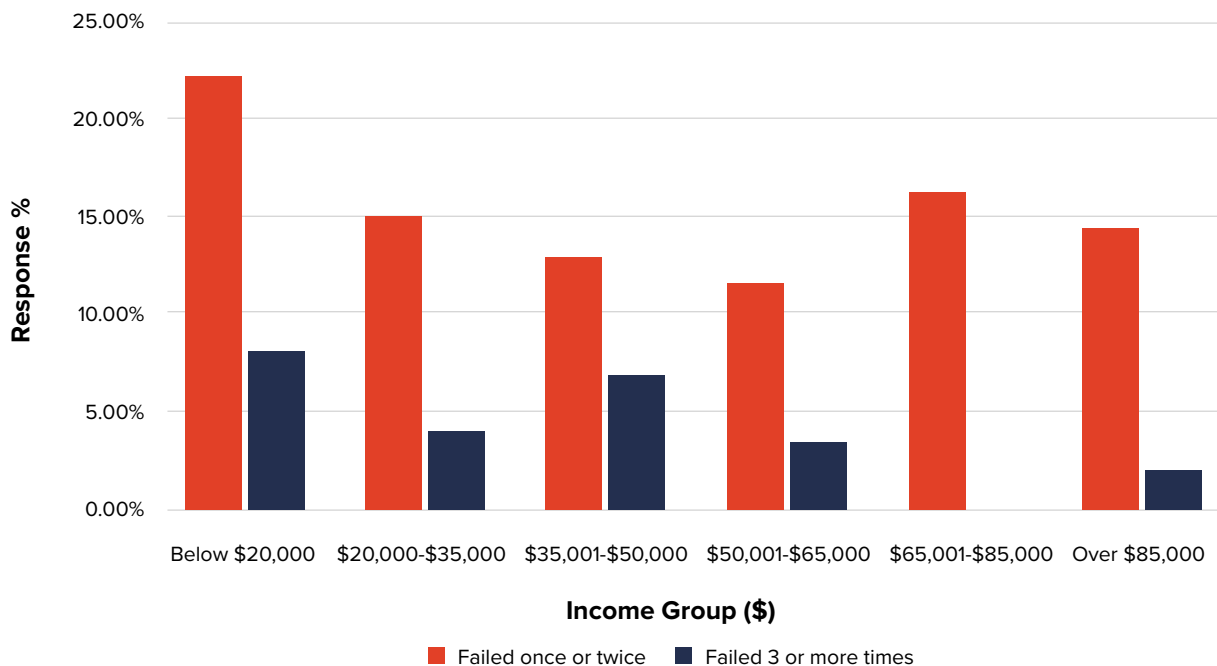


Figure 4. Failure of AC for Six or More Consecutive Hours by Income



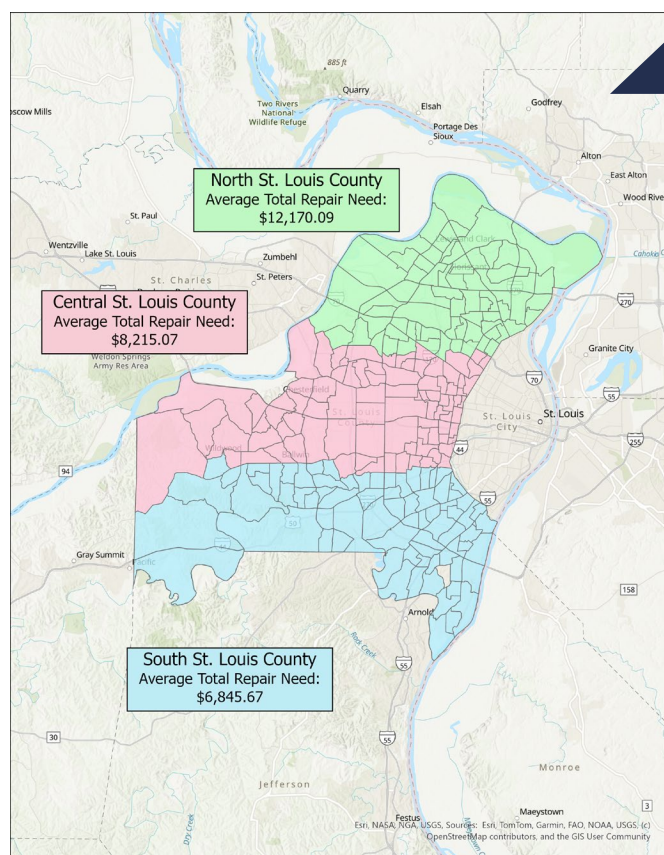
“Stress is a terrible thing. You can’t eat well, you don’t sleep well, you don’t do anything well, and if you don’t do something about it, it just gets worse and worse. That’s what I would go to bed with and wake up with every day. By that being fixed, that stress is gone. Now, I wake up and I am happy. I am full of pride. I want to show my place off.”

M.C. THOMAS | Dellwood homeowner of 25 years who turned to Rebuilding Together after medical and financial setbacks left needed home repairs out of reach.

In order to compare the need for home repairs across different parts of the county, we divided the county into three regions: North, Central, and South. As **Table 5** shows, the North region is majority Black, while the Central and South regions are predominantly White residents.

REGION	BLACK / AFRICAN AMERICAN	WHITE / CAUCASIAN
North	55%	45%
Central	10.4%	89.9%
South	2.7%	85.7%

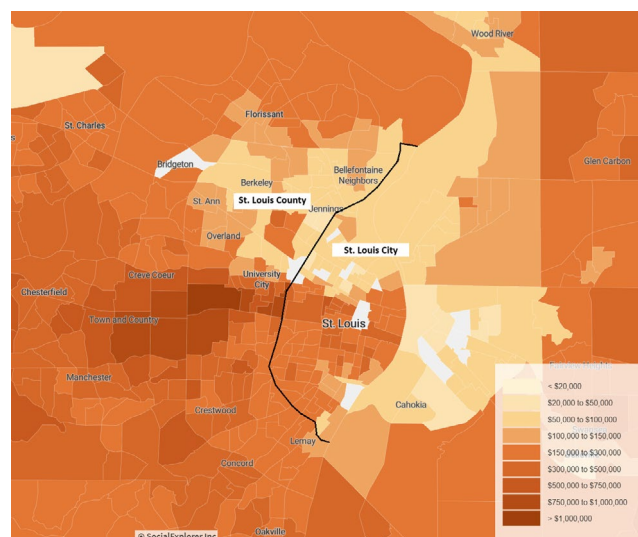
Table 5. Race of Survey Respondents by Region



Map 1. Average Repair Need by Geographical Area

Causation also operates in the opposite direction—homes that are not maintained and repaired may drive down neighborhood property values, setting in motion a reinforcing cycle of declining values and mounting repair needs. Housing deterioration threatens home equity and exacerbates the racial wealth gap.

As **Map 1** shows, average repair needs in North County are 48% higher than the Central region and 84% higher than in South County. Not only are incomes lower in North County, **Map 2** shows that home values are lower as well. In many parts of North County, median, or typical, home values are below \$100,000. This means that owners have less equity to tap into to fund repairs.



Map 2. Median Home Values by Census Tract, 2024²⁵

One of the reasons why unmet repair needs matter is that they can lead to vacancy and abandonment. We found evidence to support this connection.

We asked homeowners in our survey, **“How worried are you that you will have to move out of your current home within the next few years?”**

Overall, 8.2% were “*somewhat*” worried and 4.7% reported they were “*very*” or “*extremely*” worried. These are relatively small percentages, but the extent of needed home repairs was strongly correlated with worry about being forced to move. Those who were “*extremely worried*,” for example, faced repairs averaging \$25,025 whereas those who were “*not worried at all about moving*” faced average repairs of only about one-quarter as much (\$6,740). This suggests that a large backlog of repairs could be a cause of involuntary displacement. Worries about being forced to move were more prevalent in North County. Those who lived in that part of the county who said they were “*extremely worried*” about moving faced average repairs totaling \$30,323. **Failing to repair homes may be a cause of falling population and increased housing vacancy in North St. Louis County.**



“Sleepless nights, wondering am I going to be able to make these repairs and still make the payment? ... It brought stress. It brought sleepless nights, worry and financial strain also. The stress, the burden of losing and the threat of losing your home, it’s like taking a piece of your heart away. So, my heart was full again. My heart was at peace again. My heart was overwhelmed with joy.”

DEBRA CORNELL | St. Louis County homeowner of 23 years who turned to Rebuilding Together after breast cancer, increasing repair needs and financial challenges threatened her ability to stay in the home she loved.

CONCLUSION

THE WAY FORWARD

Our research has found a large backlog of needed repairs for single-family homes in St. Louis County. The average home needs **\$9,146 in repairs**; it would **cost \$2.92 billion** to address all repairs in the County. Most owners of single-family homes have the resources to pay for needed repairs (though our research suggests that even well-resourced households have unaddressed repair needs). The main public policy question is how many households lack the resources to address needed repairs on their own and what to do about this.

The case for public support of home repair programs is strong. As we discussed in the Introduction, housing deterioration imposes costs on the entire society. Housing disrepair drives disinvestment and displacement, destabilizes neighborhoods, undermines the tax base, and reduces the supply of affordable housing. It causes illness and even death. Public policies to support home repairs make economic sense; they will pay for themselves over time. Home repair is also a matter of equity. For many families, deteriorating housing conditions are connected to longstanding economic and systemic barriers that have limited their ability to build the income, savings, and home equity needed to make significant repairs. A history of racial discrimination in employment and housing markets has disproportionately affected Black families, contributing to persistent disparities in wealth and financial resources. These inequities are not simply the result of individual circumstances; they reflect the lasting effects of public policies and practices that restricted access to homeownership and wealth-building opportunities.²⁶ Addressing these disparities requires targeted policies that help homeowners maintain their homes, preserve homeownership, and build long-term financial stability.

It is difficult to estimate the number of households that need help to fund repairs, but it is possible to devise a reasonable estimate.



We can begin by assuming that households making less than 200% of the federal poverty cutoff will need help. (According to the 2024 American Housing Survey, the cutoff for a 2-person household in St. Louis making less than 200% of the poverty threshold is \$40,800.)

According to the U.S. Census, 15.9% of families in St. Louis County make less than 200% of the poverty threshold. If we extrapolate this to all families living in single-family homes, this means that 50,832 households living in single-family homes in St. Louis County make less than 200% of the poverty threshold. If we assume that they have the same average repair needs of low-income households in our sample (\$15,191), then the total required to address all repair needs for low-income households would be \$732.2 million. This is much less than \$2.92 billion but it is still a very large number.



The amount currently spent to help lower income households repair their homes does not come close to meeting the need. The County's Home Improvement Program gives forgivable loans of up to \$7,500 for residents of 29 municipalities and unincorporated parts of South County. The County reports long waiting lists for the program.²⁷ We calculated how much the two main federal programs funding home repairs in St. Louis County, the Community Development Block Grant (CDBG) and HOME, invested in home repairs from 2012-2022. On average, these programs invested \$2,135,084 annually in home repairs. Other public programs fund home repairs but they are small. The Weatherization Assistance Program (WAP), administered by the Community Action Agency of St. Louis County receives about \$4 million a year—but that is for assistance with utility bills as well as weatherization. In 2024, it weatherized 146 homes.²⁸

Nonprofits also provide home repair services in the County. Between 2011 and 2026, **Beyond Housing spent \$27,655,847 on home repairs, for an average of \$1,728,468 per year.**²⁹ The philanthropic community also invests in home repairs, but the numbers are small relative to the need. Rebuilding Together, for example, helps about 100 lower income, older homeowners each year. In short, many public and nonprofit agencies are doing great work in St. Louis helping people to repair their homes, but the scale does not come close to meeting the need. Indeed, when added together, either in dollars invested or households helped, **all public, nonprofit, and philanthropic programs in St. Louis County do not meet more than about one percent of the need for subsidized repairs on an annual basis.**³⁰ The backlog of needed repairs is growing each year.

Clearly, St. Louis County needs to invest more in home repairs. While we expand funding, we also need to improve the home repair delivery system. At present, the system is siloed, fragmented, and lacking in coordination. Part of this is due to the many different funding streams each of which has different eligibility criteria, target populations, and repair objectives. The effect of this is to confuse the public about what program to apply for and force households to complete multiple burdensome applications. Due to inadequate funding and restrictive regulations, home repair grants rarely address all the needs of the home. Providers are forced to triage—addressing only the worst problems, leaving other pressing repair needs unaddressed. Another problem hampering the home repair system in St. Louis is a lack of qualified contractors and skilled workers. It will do no good to ramp up funding if we lack the capacity to do the repairs.

Fortunately, St. Louis has initiatives that are working to reform and expand the home repair system. Aided by a grant from the Missouri Foundation for Health, the St. Louis Home Repair Network (HRN), a coalition of 14 home repair providers, was formed in 2023. HRN is working to create a centralized application process across programs to make the system more transparent to the public and user friendly. Working with Legal Services of Eastern Missouri, HRN is coordinating pro-bono legal services to recipients of repair services to address heirs' property issues such as tangled titles so that families can pass on wealth to the next generation. It received a grant from the James S. McDonnell Foundation to expand the capacity of local contractors to win repair grants and keep the jobs and revenue in the community. HRN has received several grants to repair homes damaged by the tornado that struck St. Louis in May of 2025 causing about \$1.6 billion in damages.

Other actors are also stepping up to the plate. On March 13, 2025, the Federal Reserve Bank of St. Louis, supported by the Des Lee Collaborative at UMSL, hosted *Preserving Homes, Strengthening Communities: A Home Repair Symposium*.



Almost 200 attendees heard from local researchers, national experts, and a panel of residents testifying to the value of home repairs.

St. Louis Housing Solutions Coalition and the St. Louis REALTORS® published a report, *St. Louis Rental Improvement Fund: A Home Repair Program*, highlighting the problem of rental housing deterioration and proposing local programs based on national models.³¹ The Julia Davis Public Library, located within the tornado damaged area, has established a tool lending library to help residents repair their homes.

Above all, we need to expand funding for home repairs. We can draw from the experience of successful programs in other cities around the nation. The City of Philadelphia has issued hundreds of millions of dollars in general obligation bonds to fund home repairs. In 2023 it launched the Rental Improvement Fund which provides loans to small landlords to repair their units. So long as they agree to limit rent increases and maintain the unit in adequate condition, the loan is totally forgiven.³²

Based on the Philadelphia experience, the state of Pennsylvania invested \$125 million in the Whole-Homes Repair Program that has helped both homeowners and small landlords to fund “whole home” repairs that fix all the major issues at once. The recently passed **Federal legislation, the 21st Century Road to Housing Act** includes a Whole-Home Repair Act that establishes a national pilot program modeled on the Pennsylvania program. While the funding is small (\$30 million), it demonstrates that home repair programs can win bipartisan support.

St. Louis should not wait until the federal and state governments act. We should act now to address the huge backlog in needed repairs. The public, private, and nonprofit sectors need to invest in home repairs for the well-being of the entire region.

When everyone has a decent place to live, individuals, families, and communities will all be stronger.



“I was wondering if we would ever be able to get these repairs done before we retired from working and felt I had to work a little longer than what I was planning on working, so that I could get some of these repairs done. ... It’s just a blessing to know that Beyond Housing is here to help. ... I feel really good. I feel like I’m going to give my house, my home to my kids or grandkids better than it was when I got it.”

ANNETTE WASHINGTON | St. Louis County homeowner of 44 years who turned to Beyond Housing after years of putting off critical home repairs while raising a family and making ends meet.

TABLES, FIGURES, AND MAPS

TABLES

Table 1. Survey Respondents Compared to St. Louis County Residents of Single-Family Homes

Table 2. Ten Most Expensive Individual Repairs

Table 3. Reported Location of Leaks

Table 4. Temperature Discomfort Levels and Access to Central AC by Race

Table 5. Race of Survey Respondents by Region

FIGURES

Figure 1. Ten Most Common Individual Repairs

Figure 2. Ten Most Expensive Repairs, Countywide

Figure 3. Average Cost of Needed Repairs by Income Range

Figure 4. Failure of AC for Six or More Consecutive Hours by Income

MAPS

Map 1. Average Repair Need by Geographical Area

Map 2. Median Home Values by Census Tract, 2024

APPENDIX



YOU CAN KEEP THIS SHEET FOR YOUR REFERENCE

University of Missouri–St. Louis Informed Consent for Participation in Research Activities

Project Title: The Hidden Housing Crisis: Needed Repairs for Single-Family Homes in St. Louis County

Principal Investigator: Dr. Todd Swanstrom

Department Name: Political Science

IRB Project Number: 2127985

1. You are invited to participate in a research study. The purpose of this research is to assess the need for home repairs for older adults in the City of St. Louis to advocate for funding for home repairs and to make existing home repair programs more effective.
2. Your participation will involve filling out a mail-in or online questionnaire on the condition of your home. It will take you about 10 minutes to fill out the questionnaire.
3. There is a loss of confidentiality risk associated with this research. This will be minimized by efforts to maintain confidentiality including there being no identifying information (name or address) on the questionnaire. Additionally, we will have a code on the return envelope that will link each questionnaire to an address and the document linking the code numbers to addresses will be stored on a secure computer that can only be accessed by the Principal Investigator.
4. There are no direct benefits for you participating in this study.
5. Your participation is voluntary, and you may choose not to participate in this research study or withdraw your consent at any time. You will NOT be penalized in any way should you choose not to participate or withdraw.
6. We will do everything we can to protect your privacy. As part of this effort, your identity will not be revealed in any publication that may result from this study. In rare instances, a researcher's study must undergo an audit or program evaluation by an oversight agency (such as the Office for Human Research Protection) that would lead to disclosure of your data as well as any other information collected by the researcher.
7. If you have any questions or concerns regarding this study, or if any problems arise, you may call the Investigator, Dr. Todd Swanstrom at 314-516-5259. *Please note that this project does not have any funding for repairs.* You may also ask questions or state concerns regarding your rights as a research participant to the University of Missouri–St. Louis Office of Research Compliance, at 314-516-5972 or irb@umsl.edu.

Here are some home issues that you may or may not face. Thinking back over the last twelve months, how much of a problem—if at all—has each been for you? Just check the category that best describes your situation.

Heating & Cooling

1. During the past 12 months:

	Yes Once or Twice	Yes Three or more	No None	N/A No Central AC
A. Has your main heating equipment (furnace or boiler) failed for more than six consecutive hours?	☐	☐	☐	↓
B. Have you been uncomfortably cold even though the heating equipment is on?	☐	☐	☐	↓
C. Have you felt drafts of cold air coming through windows or closed doors?	☐	☐	☐	↓
D. Has your central air conditioning failed for more than six consecutive hours?	☐	☐	☐	☐
E. Have you been uncomfortably warm even though the air conditioning is on?	☐	☐	☐	☐

Electrical

2. In your home:

	Yes 1 or 2	Yes 3 or more	No None	Don't Know
A. Are there any finished rooms without electricity?	☐	☐	☐	☐
B. Are there any finished rooms without an electrical outlet?	☐	☐	☐	☐
C. Are there any finished rooms with exposed wires?	☐	☐	☐	☐
D. Are there light fixtures or ceiling fans that do not work?	☐	☐	☐	☐
E. In how many rooms are electrical outlets being used for more than two devices?	☐	☐	☐	☐
F. In how many rooms have fuses blown or circuit breakers tripped during the past 12 months?	☐	☐	☐	☐
G. How many times have fuses blown or circuit breakers tripped during the past 12 months?	☐	☐	☐	☐

Plumbing, Mold, and Pests

3. During the past 12 months, has there been in your home:

	Yes Once or Twice	Yes Three or more	No None
A. Room(s) with mold larger than an 8½ by 11-inch sheet of paper?	☐	☐	☐
B. A toilet breakdown lasting six hours or more?	☐	☐	☐
C. Fixtures (bathtub, sink, toilet) with low or no water flow?	☐	☐	☐
D. No hot water?	☐	☐	☐
E. A sewer backup?	☐	☐	☐
F. A backed-up drain in a kitchen or bathroom sink?	☐	☐	☐
G. A backed-up drain in a shower or bathtub?	☐	☐	☐
H. Evidence of termites?	☐	☐	☐
I. Evidence of rodents (mice, rats, squirrels)?	☐	☐	☐

Leaks

4. During the last 12 months, have there been any water leaks in your home:

	Yes 1 or 2	Yes 3 or more	No None
A. In the basement?	☐	☐	☐
B. Around windows or closed doors?	☐	☐	☐
C. From the roof?	☐	☐	☐
D. From leaking pipes?	☐	☐	☐
E. Coming through or within the walls?	☐	☐	☐
F. From the hot water heater?	☐	☐	☐
G. From a water faucet or toilet?	☐	☐	☐
H. From a backed-up drain (bathtub, sink, or shower)?	☐	☐	☐

Structural: Home Exterior

5. Does the exterior of your home currently have:

	Yes 1 or 2	Yes 3 or more	No None	Don't Know
A. Cracks in the foundation wider than a dime?	☐	☐	☐	☐
B. Holes in the roof?	☐	☐	☐	☐
C. Missing shingles on the roof?	☐	☐	☐	☐
D. A sagging roof?	☐	☐	☐	☐
E. Missing, broken, or sagging gutters?	☐	☐	☐	☐
F. Bricks or siding missing from exterior walls?	☐	☐	☐	☐
G. Places with missing or worn away mortar between bricks on walls?	☐	☐	☐	☐
H. Peeling paint on exterior walls?	☐	☐	☐	☐
I. Sagging or buckling exterior walls?	☐	☐	☐	☐
J. Broken or boarded up windows?	☐	☐	☐	☐

Structural: Home Interior

6. Does the interior of your home currently have:

	Yes 1 or 2	Yes 3 or more	No None	Don't Know
A. Uneven or cracked flooring?	☐	☐	☐	☐
B. Major cracks on walls?	☐	☐	☐	☐
C. Peeling paint on walls?	☐	☐	☐	☐
D. Holes in walls?	☐	☐	☐	☐
E. Peeling paint on window sashes?	☐	☐	☐	☐
F. Internal stairway(s) with torn carpeting or loose floorboards?	☐	☐	☐	☐
G. Soft or sagging flooring under toilet or sink?	☐	☐	☐	☐
H. Missing or broken door or window locks?	☐	☐	☐	☐

Exterior Property

7. Does your home's lot currently have:

	Yes 1 or 2	Yes 3 or more	No None	Don't Know
A. Large tree(s) that need to be removed because they are a danger for you or your home?	☐	☐	☐	☐
B. Walkway(s) dangerous to walk on because they are cracked, sagging, or broken?	☐	☐	☐	☐
C. Concrete or brick patios dangerous to walk on because they are cracked, sagging, or broken?	☐	☐	☐	☐
D. Porches or decks dangerous to walk on because they are cracked, sagging, or broken?	☐	☐	☐	☐
E. External stairway(s) that are broken or in poor condition?	☐	☐	☐	☐
F. External structure(s) like a garage or a carport that need major repairs?	☐	☐	☐	☐

Lastly, a few questions to help interpret the results.

8. How many people, including yourself, live in your household?

- ☐ One
- ☐ Two
- ☐ Three
- ☐ Four
- ☐ Five or more

8a. How many in your household are 18 or younger?

- ☐ One
- ☐ Two
- ☐ Three
- ☐ Four or more

9. How long have you lived in the home where you now reside?

- ☐ 26 years or more
- ☐ 11 to 25 years
- ☐ 10 years or less

10. Do you own or rent this home?

- ☐ Own
- ☐ Rent

11. If you own your home, what type of homeowners insurance do you have?

- ☐ Market value
- ☐ Replacement value
- ☐ None
- ☐ I don't know

12. If you rent, how much is the monthly rent payment for your home?

\$	dollars / month
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13. If you rent, are you currently using a Section 8 certificate or Housing Choice Voucher?

- ☐ Yes
- ☐ No
- ☐ I don't know
- ☐ Prefer not to answer

14. Has the structure of your home been physically damaged by recent (past 12 months) severe weather events, such as the May 16, 2025 tornado?

- ☐ Yes
- ☐ No

If you answered "Yes", to what degree was your home damaged?

- ☐ Affected (minimal damage, home is still habitable without repairs)
- ☐ Minor damage (damaged and uninhabitable, but could be repaired in a short period of time)
- ☐ Major damage (heavily damaged, uninhabitable until extensive repairs are made)
- ☐ Destroyed (total loss of home, repairs aren't possible or are too costly)

15. How worried are you that you will have to move out of your current home within the next few years?

- ☐ Extremely worried
- ☐ Very worried
- ☐ Somewhat worried
- ☐ Not very worried
- ☐ Not at all worried

16. What year were you born?

- ☐ 1991-2007
- ☐ 1981-1990
- ☐ 1971-1980
- ☐ 1961-1970
- ☐ 1960 or earlier

17. What was your approximate 2024 annual household income?

Please include the total income of all individuals who live in your household, before deductions for taxes, bonds, dues, or other items.

\$

18. What was the last year of formal education you completed?

- ☐ 0-12 years (High school or less)
- ☐ 13-15 years (Some college, Associate's degree)
- ☐ 16 (College graduate)
- ☐ 17 or more (Graduate/Professional School)
- ☐ Trade school (Construction, Mechanical, Health & Wellness, Creative Arts & Design, IT, Transportation, Emergency Services)

19. What is your ethnic group?

- ☐ Hispanic or Latino
- ☐ Not Hispanic or Latino
- ☐ Unknown or prefer not to say

20. What is your race? (Select all that apply)

- ☐ American Indian/Alaskan Native
- ☐ Asian/Pacific Islander
- ☐ Black/African American
- ☐ White/Caucasian
- ☐ Other

Thanks for completing the survey and helping make the St. Louis region an even better place for County residents!

Just mail the completed survey in the enclosed stamped envelope by February 1st.

ENDNOTES

¹Based on U. S. Bureau of the Census, *Census of Population and Housing*, 1970 and 2020.

²Eileen Divringi, Home Repair Costs 2025: *Updated Estimates and New Measures of Cooling Needs* (Federal Reserve Bank of Philadelphia, December 2025), <https://www.philadelphiafed.org/-/media/FRBP/Assets/Community-Development/Briefs/home-repair-costs-2025/home-repair-costs.pdf>.

³For a review of the evidence on the effects of housing deterioration, see Carlos Martin et al., *Catalyzing a Movement to Produce Greater Public, Private, and Civil Resources to Improve Housing Conditions Through Home Repair Systems* (Joint Center for Housing Studies of Harvard University, August 2024), Ch. 2.

⁴For syntheses of the research on the health effects, see David E. Jacobs, Jonathan Wilson, Sherry L. Dixon, Janet Smith, and Anne Evens, “The Relationship of Housing and Population Health: A 30-Year Retrospective Analysis,” *Environmental Health Perspectives* 117:4 (2009), pp. 597–604; Sandra J. Newman, “Does Housing Matter for Poor Families? A Critical Summary of Research and Issues Still to be Resolved,” *Journal of Policy Analysis and Management* 27:4 (2008), pp. 895–925.

⁵Gary W. Evans, Nancy M. Wells, and Annie Moch, “Housing and Mental Health: A Review of the Evidence and a Methodological and Conceptual Critique,” *Journal of Social Issues* 59:3, (2003), pp. 475–500.

⁶Eugenia C. South, John MacDonald, and Vincent Reina, “Association Between Structural Housing Repairs for Low-Income Homeowners and Neighborhood Crime,” *JAMA Network Open* 4 (7), 2021.

⁷For a review of the literature on the effects on children, see Charles Bruner, “Children and Housing Deterioration: Opportunity and Imperative to Address Racial Disparities and Improve Population Health,” in *The Other Housing Crisis: Ending the Deterioration and Loss of Affordable Homes*, edited by Todd Swanstrom, “AT” Harrison, and Alan Mallach (Princeton University Press, 2026), Ch. 2.

⁸For summaries of the research linking housing conditions and asthma see James Krieger et al., “Housing Interventions and Control of Asthma-Related Indoor Biologic Agents: A Review of the Evidence,” *Journal of Public Health Management and Practice* 16, no. 50 (2010): S11–20; Mark J. Mendell et al., “Respiratory and Allergic Health Effects of Dampness, Mold, and Dampness-Related Agents: A Review of the Epidemiologic Evidence,” *Environmental Health Perspectives* 119, no. 6 (2011): 748–56; and W. J. Fisk, Q. Lei-Gomez, and M. J. Mendell, “Meta-Analyses of the Association of Respiratory Health Effects with Dampness and Mold in Homes,” *Indoor Air* 17 (4) (2007), pp. 284–296.

⁹An estimated 739 Chicago residents died in a 1995 heat wave. Eric Klinenberg, *Heat Wave: A Social Autopsy of Disaster in Chicago* (University of Chicago Press, 2002), p. 29.

¹⁰Federal Healthy Homes Work Group, *Advancing Healthy Housing: A Strategy for Action*. Washington, D.C.: U.S. Department of Housing and Urban Development, 2013, www.hud.gov/sites/documents/STRATPLAN_FINAL_11_13.PDF.

¹¹Will Nielsen et al., *See the Social Value*, technical document for Rebuilding Together (Ecotone Analytics and Rebuilding Together, 2021), https://static1.squarespace.com/static/59a4465b49fc2b7785f0b445/t/636accfed47f7d0de4be178a/1667943680375/sroi_report_web.pdf.

¹²Ruth Ann Norton et al., “The Whole House Model: An Integrated Approach to Home Repair, Climate Change, and Health Equity,” in *The Other Housing Crisis*, Swanstrom, Harrison, and Mallach, eds., Ch. 4.

¹³AT Harrison and Chris Reeder-Young, Home Repair and Neighborhood Preservation: The Memphis Case,” in *The Other Housing Crisis*, Ch. 7.

¹⁴Community Innovation and Action Center, *No Place Like Home: The Need for and Effectiveness of Home Repairs Among Older Homeowners in St. Louis* (CIAC, University of Missouri-St. Louis, 2023), <https://www.umsi.edu/ciac/files/pdfs/umsi-home-repair-study-report-final-may-2023.pdf>.

¹⁵Our sample was composed only of single-family homes because our methodology is based on people’s experience of their home. Residents of multi-family properties would not have direct knowledge of roofs, major systems, etc.

¹⁶These comparisons should be interpreted with caution, because our data is based on the person who filled out the survey while the ACS data is based on everyone in the household.

¹⁷As reported in FRED (Federal Reserve Bank of St. Louis), <https://fred.stlouisfed.org/series/MHIMO29189A052NCEN>. Our reported median income should be interpreted with caution because 132 respondents failed to answer the income question.

¹⁸As reported by the National Association of Home Builders, <https://www.nahb.org/blog/2026/03/how-old-is-todays-housing-stock>.

¹⁹ One significant difference we found was in estimating the cost for replacing the furnace. RS Means estimated the cost of this service, including material and labor, to be \$1,773. Home repair providers, who served as our community partners, thought this was far too low. HomeAdvisor estimated the cost at \$4,285 and we went with this. It is worth noting that RS Means adjusts costs according to the cost of living in each metropolitan area. At .99 St. Louis is very close to the norm (1.00), so we did not adjust the estimates.

²⁰ Eileen Divringi, *Home Repair Costs 2025*.

²¹ For a critique of the AHS and a defense of our approach, see John Robinson and Todd Swanstrom, “Pragmatic Knowledge Production: Bringing the Problem of Housing Deterioration into Focus,” *Socius* 10 (2024): 1-16.

²² We derived this estimate by multiplying the average cost of repairs for our survey respondents (\$9,146) times the total number of owner-occupied single-unit homes in St. Louis County (319,699).

²³ We replaced the RS Means estimate for replacing a furnace (\$1,773) with the HomeAdvisor estimate (\$4,285) but our home repair partners said that replacing the furnace in St. Louis typically costs about \$9,000. Lacking the data to confirm this estimate, we went with the lower number.

²⁴ Joint Center for Housing Studies of Harvard University, *Improving America’s Housing 2025* (JCHS, 2025), https://www.jchs.harvard.edu/sites/default/files/reports/files/Harvard_JCHS_Improving_Americas_Housing_2025.pdf.

²⁵ Based on American Community Survey, 5-year data, 2020-2024.

²⁶ For insightful analyses of the public policy roots of racial inequity in St. Louis, see Colin Gordon, *Mapping Decline: St. Louis and the Fate of the American City* (University of Pennsylvania Press, 2014) and Richard Rothstein, *The Color of Law: A Forgotten History of How Our Government Segregated America* (Liveright, 2017).

²⁷ <https://stlouiscountymo.gov/st-louis-county-departments/human-services/community-development/home-improvement-program/municipalities-accepting-applications-november-2025/>. If the recipient of the loan stays in the home, the loan is fully forgiven after five years.

²⁸ <https://www.causeiq.com/organizations/community-action-agency-of-st-louis-county,237037248/#programs>. To be eligible for WAP assistance, households must make less than 200% of the poverty threshold.

²⁹ These figures were provided by Joe Zmudcznski of Beyond Housing. Much of this funding came from Federal Home Loan Bank (FHLB) of Des Moines. FHLB is an important source of funds for home repairs. The money does not come from the taxpayers but from the profits of the banks in the FHLB system.

³⁰ For a full analysis of the funding shortfall, see Brian Adler and Todd Swanstrom, “Why Does St. Louis Spend So Little on Home Repairs?” in *The Other Housing Crisis*, Ch. 14.

³¹ https://www.stlrealtors.com/clientuploads/New_Website_PDFs/Government_Affairs/Housing_Coalition/STLRentalImprovementFund_AHomeRepairProgram.pdf.

³² Eileen Divringi et al., “Improving Quality, Preserving Affordability: How Philadelphia is Addressing Repair Needs in the Small-Scale, Privately Held Rental Stock,” in *The Other Housing Crisis*, Ch. 11.