

# Rehabilitation and Repair

*Housing Investments Impacting Health Care Outcomes*



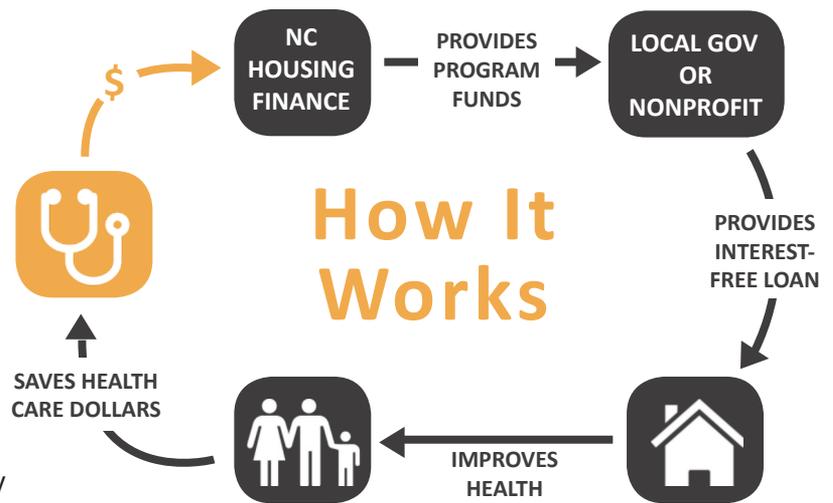
The North Carolina Housing Finance Agency (the Agency) funds home repair and rehabilitation to improve housing conditions for low-income homeowners. The Urgent Repair Program (URP) addresses imminent threats to life and safety. The Essential Single-Family Rehabilitation Loan Pool (ESFRLP) funds more comprehensive rehabilitation such as mold removal that can improve residents' health. The Agency awards funding to local government and nonprofit partners who then provide forgivable interest-free loans for repairs to eligible homeowners. This model allows partners to hire qualified contractors and perform assessments to ensure all work is done to standard.



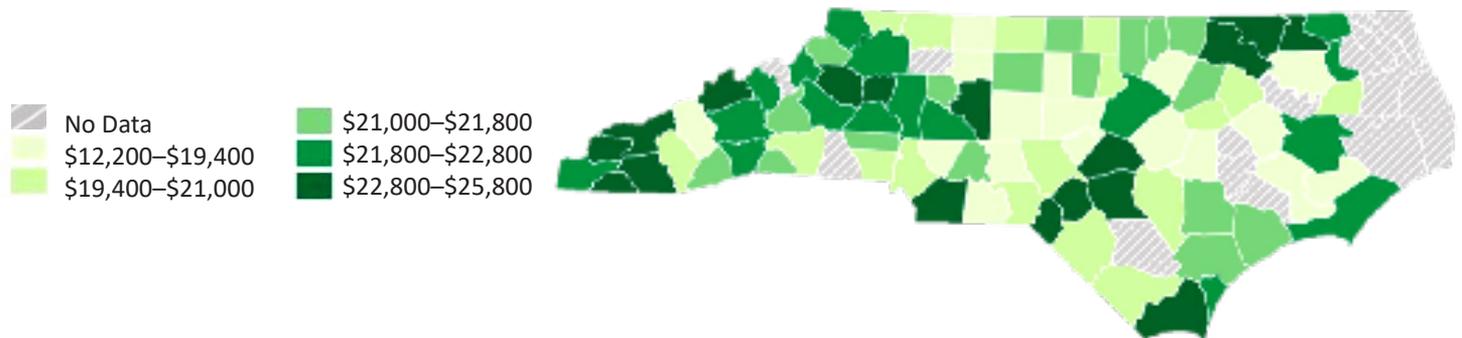
Comprehensive rehabilitation programs like ESFRLP can save health care dollars downstream by lowering exposure to pollutants in the home. A study in Greensboro found that home repairs addressing mold, moisture, ventilation and pest issues reduced asthma-related hospital charges for families with asthmatic children by 59%.<sup>1</sup>



Urgent home repairs and accessibility modifications such as those funded through URP can save health care dollars by keeping elderly and disabled homeowners in their homes and out of costly institutional care. A 2017 analysis estimates that every \$1 spent on such repairs could save up to \$19 in Medicaid/Medicare spending.<sup>2</sup>



## Estimated Medicaid/Medicare Savings (per Household per Year)



By investing in the Agency's existing program infrastructure, health care partners can better achieve improved health benefits and costs savings. **The return on such an investment in North Carolina could be significant: \$1 million invested in home repair and rehabilitation through Agency programs could repair an estimated 110 homes.**

<sup>1</sup> Gruber, K. J., McKee-Huger, B., Richard, A., Byerly, B., Raczkowski, J. L. & Wall, T. C. (2016). Removing asthma triggers and improving children's health: The Asthma Partnership Demonstration project. *Annals of Allergy, Asthma, & Immunology*, 116(5): 408-414. doi: 10.1016/j.anai.2016.03.025.

<sup>2</sup> North Carolina Housing Finance Agency. (2017, November). Urgent home repair: Quality of life and cost impacts. Available at <https://www.nchfa.com/about-us/research-reporting-and-policy/agency-investment-impacts>.



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