



## **Fix Our Homes Illinois Case Statement: *Housing Justice Begins in the Homes of Seniors***

Fix Our Homes Illinois is an emerging coalition of organizations committed to securing more public funding and personnel for home repairs for low-income homeowners. The coalition currently is focused on seniors of color in Chicago and other Illinois towns that have suffered from generations of race-based equity stripping. The goal of the coalition is to create a robust, unified home repair and home modification infrastructure in Illinois and Chicago with minimal red tape and a quick turn-around involving cash, utility subsidies, and repair specialists.

The coalition is convened by [Housing Opportunities and Maintenance for the Elderly \(H.O.M.E.\)](#), a nonprofit with more than 40 years' experience meeting the housing and community needs of low-income older adults. Joining H.O.M.E. are leading researchers, organizers, policy advocates, and public officials from AARP Illinois, Access Living, AgeOptions, Chicago Bungalow Association, the DePaul Institute for Housing Studies, Faith 1 Network, Health & Medicine Policy Research Group, Housing Action Illinois, Illinois Aging Together, Illinois Anti-Foreclosure Coalition (IAFC), Light Up Lawndale, Mothers Opposed to Violence Everywhere (M.O.V.E.), Rush University Medical Center, Southwest Organizing Project, Teamwork Englewood, and the Woodstock Institute.

### **Why Home Repairs Matter**

The condition of a home affects more than the quality of life of the people who live there. A home in good repair benefits the [health, safety, and well-being](#) of the people who live in it, their families, and their neighbors. It impacts the financial security of future generations, especially within Black and brown families, where a home constitutes a [greater portion of a family's assets](#) than it does for their white counterparts.

If the home is surrounded by other homes in disrepair, its poor condition can impact the safety and wealth of a community. Conversely, when homes in a community are well-maintained and fully occupied, wealth remains in the community rather than being [plundered](#) and siphoned away, as happened when Black families post-WWII tried to buy homes on contract from white scammers. Whole neighborhoods are [safer](#), see more stable property values, and thrive for people of all ages.

Home repair needs disproportionately impact senior homeowners and homeowners of color, both in terms of the scope of work and costs. According to [a report](#) by the Federal Reserve Bank of Philadelphia, "low-income older adults who were long-term occupants of their units had the costliest average repair needs" nationally.

*"Right now we're struggling to pay that credit card with the money that we had to charge for the roof. So it's a burden... We're on a fixed income, and it's a struggle every day."*

-- Susan (62-year-old white owner of a 120-year-old single-family home, Chicago)

The situation is particularly daunting for Black and Latino homeowners, who have [higher average home repair costs](#) than white households but [far less home equity](#) to tap into for home

repairs and modifications than older white homeowners. Similar repair problems also affect individually owned 2- to 4-unit buildings, where an increasing share of older adults live, according to the DePaul Institute for Housing Studies. As the population and housing stock age, home repair and modification needs of older adults are likely to worsen, as homeowners struggle to maintain homes, and as small repairs grow into larger ones that threaten homeowners' safety and financial security. The result can be homes with accessibility and safety problems that prevent older adults from aging comfortably and affordably in place.

When a house falls into disrepair and is sold or destroyed, it cannot be passed on to younger generations, who lose an important financial asset. Furthermore, seniors who once enjoyed their home as an asset can fall into debt if they, for example, take out an equity loan just to pay hospital bills. In some instances, they fall victim to reverse mortgage or contractor fraud and end up facing foreclosure. Older adults are increasingly taking out loans to make ends meet, with more acute [debt](#) for Black seniors (59%) compared to white seniors (39%).

Low-income senior homeowners in Illinois have few options for home repairs. Some contractors refuse to serve low-income communities of color, and private services (including H.O.M.E.) that make free or low-cost repairs lack the resources to meet the need for their services. Public services also struggle to keep up with the need. For example, [Small Accessible Repairs for Seniors \(SARES\)](#), the only City of Chicago program for low-income senior homeowners, has a waiting list that is closed until 2024, and the [Roof and Porch Program](#) is closed indefinitely.

Low-income senior homeowners need more home-repair resources, more repair specialists willing to help them, and a simpler, coordinated system for accessing these services. Achieving these would not only mean safer seniors, more financially secure families, and stronger communities, but also address systemic issues including the racial wealth gap.

## **Campaign Objectives**

To achieve its goal of building a strong home-repair infrastructure, Fix Our Homes Illinois is currently focused on: (1) raising awareness among policymakers, the media, and other key audiences about the significant and growing repair needs of older homeowners; (2) drafting and advocating for state and city policies that would increase home repair resources for low-income older homeowners; and (3) educating older homeowners about services available to them.

In the coming months, Fix Our Homes Illinois will meet with policymakers and community members, compile a list of public and private home repair resources currently available, promote these resources among homeowners, and create policy solutions to address homeowners' repair needs. The coalition plans to kick off its efforts at a town hall event on December 9, 2023, at Morning Star Baptist Church of Chicago.

## **How to Help**

Fix Our Homes Illinois currently seeks new coalition members, as well as financial resources to staff the coalition, hold the town hall meeting, compile and distribute the list of home repair resources to senior homeowners, and engage in media and public outreach.

For more information, please contact Gail Schechter, H.O.M.E.'s Executive Director, at [gails@homeseniors.org](mailto:gails@homeseniors.org) or 773-295-2711.