ROWHOUSE

An initiative of the Design Advocacy Group and the Center for Architecture
What is the Healthy Rowhouse Project?

• Repair **5,000** privately owned rowhouses each year

• Concentrate on very **low income** renters and homeowners

• Include **landlords and homeowners**

• Concentrate on **water intrusion** and resulting asthma triggers

• Do ten or twenty houses on a block, **not random interventions**
Why Rowhouses?

- 70% of all housing units are rowhouses
- 75% of houses are over 50 years old
- 40% of all renters live in single-family houses
Philadelphia's signature housing type

Everyone walked to work or took public transportation, strong social fabric, vibrant street life.

But, unsafe workplaces and poor air quality.
Density

Those values are returning as we see the effects of isolation and inactivity on our health.

And, much safer workplaces and regulations on air quality
Yes,
5,000 houses per year x $10,000 per house = $50 million
Improved health = fewer missed days of school and work

The obvious benefit of reducing dampness in the home is for the individual asthma sufferer, but the benefits to the whole city could be huge.
Build wealth for the property owner

Allow people to stay in the home they have had for generations, OR, let them realize the real value of the property if they choose to sell.
"An inoculation against gentrification"

Helping long time owners to repair stay in their homes is likely to keep neighborhoods diverse and save at least some of the culture of past generations.
Neighborhood character and historic preservation

Philadelphia is a city of rowhouses.
Energy and water conservation

For global, citywide and personal financial issues.
Job creation and support for small business

Either transitional work with contractors or training in a specific trade will benefit local individuals and the neighborhood as a whole.
Give children from birth to age five, who spend many hours in the house, a better chance in life. Reduce stress factors for parents and children.
Money - Existing sources

- Community Development Block Grants
- Pennsylvania Housing Finance Agency
- Philadelphia Housing Trust Fund
- PHIL-Plus and Mini-PHIL loans
- US Department of Energy Weatherization Assistance Program

All are either shrinking, spoken for, not available to landlords or not available to houses in poor condition.
Money - Potential sources for home repair

- Bank Program Related Investments and obligations under the Community Revitalization Act
- New National Housing Trust Fund, December 2014
- Medicare and Medicaid will soon both require hospitals to restrict readmissions and to deal with root causes instead. A hospital with for-profit functions could offset its obligations with contributions to healthier housing, if a state tax credit for that purpose.
- HUD Healthy Homes funding
- Municipal bonds, as in AustinGO!
- Social Impact investing
- New ideas, like "1% for Healthy Houses" - impact fee based on 1% for Art programs
- Foundation support to start up a revolving fund
Models from other cities

CHICAGO  MILWAUKEE  BALTIMORE  SEATTLE, ST PAUL, FLINT  DETROIT
Chicago

The non-profit Community Investment Corporation created a $415 million loan pool for multifamily rehabilitation and has rehabbed 50,000 housing units and won a MacArthur Award for Creative and Effective Institutions.
Milwaukee

The Rental Rehabilitation Program provides forgivable zero interest loans to landlords up to $15,000, paired with an intensive inspection program to ensure that the units are kept in good condition.
Baltimore

Local utilities provide a $50 million fund: When Exelon bought the utility Constellation Energy, they funded a city program.
Seattle, St Paul, Flint

For homeowners in those neighborhoods where property values are increasing, several US counties offer deferred loans to low- and moderate-income homeowners.
Detroit

An $8 million fund provides 0% Interest Home Repair Loans.
Goals: First grant

1. Get home repair on the radar. Encourage the next Mayor and Council members to adopt bold housing and public health policies that balance the preservation of existing affordable housing at scale with construction of new units. Timing worked.

2. Identify a set of funding sources to create a revolving fund to fund home repair at scale.

3. Create new allies to promote home repair and connect with trusted partners to make those repairs happen, at scale, for those who need them most.
Goals: Second grant 2016

1. Define the scope, get the data. How many privately owned rental housing units? How many owner-occupied? What levels of repair are needed? Identify areas of very low-income residents.

2. Research delivery models.

3. Identify funding and financing mechanisms.
Goals: 2017

1. Based on data from Year 1, match financing mechanisms to needs of landlords or homeowners; gentrifying neighborhoods where houses are gaining value or those with stagnant values.

2. Propose a structure for service delivery models - at least one for rentals, one for homeowners. Establish ways for contractors to participate - insurance, local hiring, etc.

3. Involve potential clients and trusted partners in program design. What are barriers to acceptance of assistance - cost, dislike of taking loans, distrust of anyone offering loans (based on current scams), market conditions, how this will impact handing down house to children.
Goals: 2018

1. Repair groups of houses in demonstration area.

2. Engage and queue up existing organizations waiting to use the financing and delivery tools.

3. Set up specific liaisons with trusted partners in medical and social service sectors to begin referring people in need, writing each one the equivalent of an Rx for a healthy home.