

Rehabilitation and Repair

2025 IMPACTS

North Carolina Housing Finance Agency's rehabilitation and repair programs allow homeowners to safely remain in their homes.

1,180

low-income veterans, seniors and people living with disabilities remain in their homes with the help of the Agency's rehabilitation investments.

An average of

\$15,500

is awarded per household.

Funding is available in all

100

North Carolina counties.

\$1.7 million

generated in state and local tax revenue that will benefit state and local economies.

LONG-TERM RESULTS



In North Carolina, every \$1 invested in emergency home repair could save up to \$19 in Medicaid/Medicare spending by allowing seniors and people with disabilities to remain in their homes rather than moving into costly institutional care.



Significant financial stressors associated with the costs of necessary home repair are eliminated through affordable rehabilitation loans and grants. Remedyng inadequate housing conditions can improve the physical and mental wellbeing of homeowners.



Home rehabilitation and repair can not only improve the safety and stability of an existing house but also is associated with reduced crime rates and improved public health for the surrounding neighborhood.

North Carolina Housing Finance Agency. (2017). Urgent Home Repair: Quality of Life and Cost Impacts. https://www.nchfa.com/sites/default/files/page_attachments/URPPolicyBrief.pdf

Divringi, E. (2020). Why Organizations Should Invest in Home Repairs to Improve Health. National Community Reinvestment Coalition. <https://nrcr.org/why-organizations-should-invest-in-home-repairs-to-improve-health/>

Taylor, L. Housing And Health: An Overview Of The Literature (2018). *Health Affairs Health Policy Brief*. <https://www.healthaffairs.org/do/10.1377/hpb20180313.396577/full/>

Eisenberg, A., Wakayama, C., & Cooney, P. (2021). Reinforcing Low-income Homeownership Through Home Repair: Evaluation of the Make It Home Repair Program. *University of Michigan Poverty Solutions*. <https://poverty.umich.edu/files/2021/02/PovertySolutions-Make-It-Home-Repair-Program-Feb2021-final.pdf>

South, E. C., MacDonald, J., & Reina, V. (2021). Association Between Structural Housing Repairs for Low-Income Homeowners and Neighborhood Crime. *JAMA Network Open*, 4(7). https://jamanetwork.com/journals/jamanetworkopen/fullarticle/2782142?utm_source=For_The_Media&utm_medium=referral&utm_campaign=ftm_links&utm_term=072121