

Built to Last

An Initiative to Restore Safe, Healthy, and Affordable Homes

August 2020

The Need: Unhealthy Housing and Uncoordinated Assistance

High Poverty, High Homeownership. Even before COVID-19 led to widespread economic disruption and job loss, Philadelphia had the highest poverty rate of any big city in the US (24.5%). Philadelphia also has one of the highest rates of property ownership (49%) and a tradition of generational ownership where homes are passed between family members. There are over 60,000 homeowners living in poverty in Philadelphia. With limited incomes, these homeowners often struggle to maintain their homes, which leads to serious consequences for their cost of living, their health and safety, and the value of their homes.ⁱ



The Social Determinants of Health

Health starts with housing. COVID-19 has magnified the challenges of unhealthy housing, with families spending more time at home than ever. Unhealthy housing contributes to a variety of chronic diseases, such as asthma, and can increase vulnerability to other diseases, as is playing out with COVID-19ⁱⁱ. Deteriorating homes can lead to trip and fall injuries and present risks for lead exposure. It is estimated that these conditions are leading to hundreds of millions of dollars in avoidable healthcare costs each year.ⁱⁱⁱ

Many programs, rarely strategically deployed. Philadelphia institutions offer dozens of services to assist low-income households to improve their properties and reduce their cost burdens, each of which requires separate applications, often have high denial rates and only address one component of the problem. Philadelphia residents may not be aware of available services and the process of applying for and receiving all services is time-consuming and challenging. The order of application is also important, as one program might solve a problem for which another program would deny the applicant. For example, the Weatherization

Assistance Program (WAP) in Philadelphia typically has a 50%+ denial rate, most often related to moisture/mold and structural issues, which may be solved through other programs, properly ordered. Some non-profits have made unilateral agreements to better serve select customers, and scale is needed.

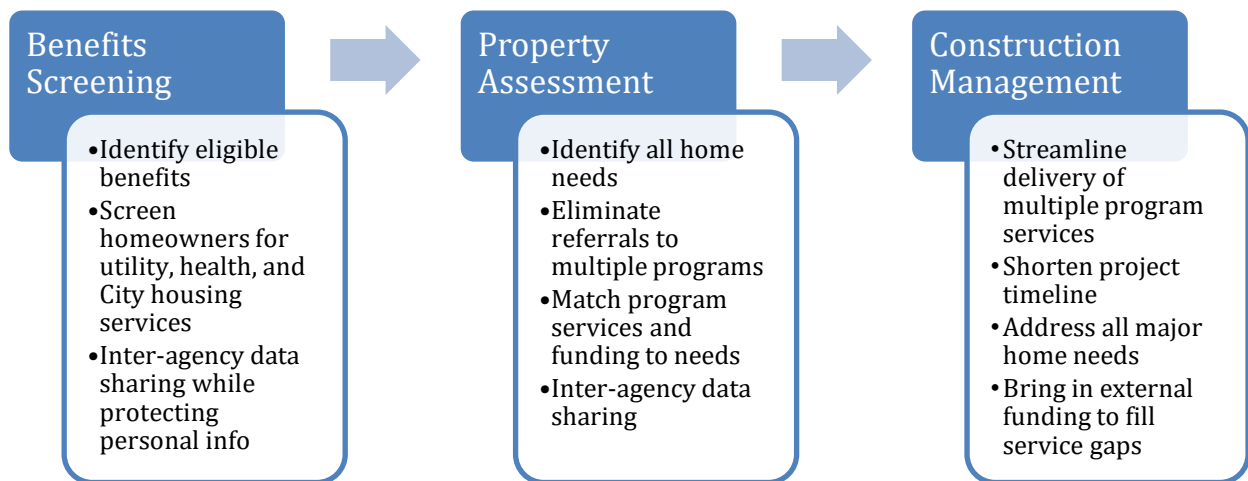
The Platform: Facilitating Coordinated, Layered Service Delivery

The Philadelphia Energy Authority (PEA), with the leadership of Councilmember Derek Green and a core group of coalition partners and advocates, is developing a new platform for programs that provide low-income housing intervention services to deploy their services collaboratively.

PEA is uniquely positioned, as an independent municipal authority, to act as the administrative backbone to facilitate inter-organization coordination and layered service delivery, and will add management services, additional grants and financing as needed. Through Built to Last, PEA enables collaborative work across siloed government agencies. The result is significantly improved government performance, which takes advantage of efficiencies and leverages limited resources for maximum impact on vulnerable households.

Built to Last seeks to restore the safety, health, affordability and comfort of existing affordable housing in a way that improves the long-term quality of Philadelphia’s housing. These types of improvements create jobs and have ripple effects in equitable economic development and will be more important for a healthy COVID recovery.

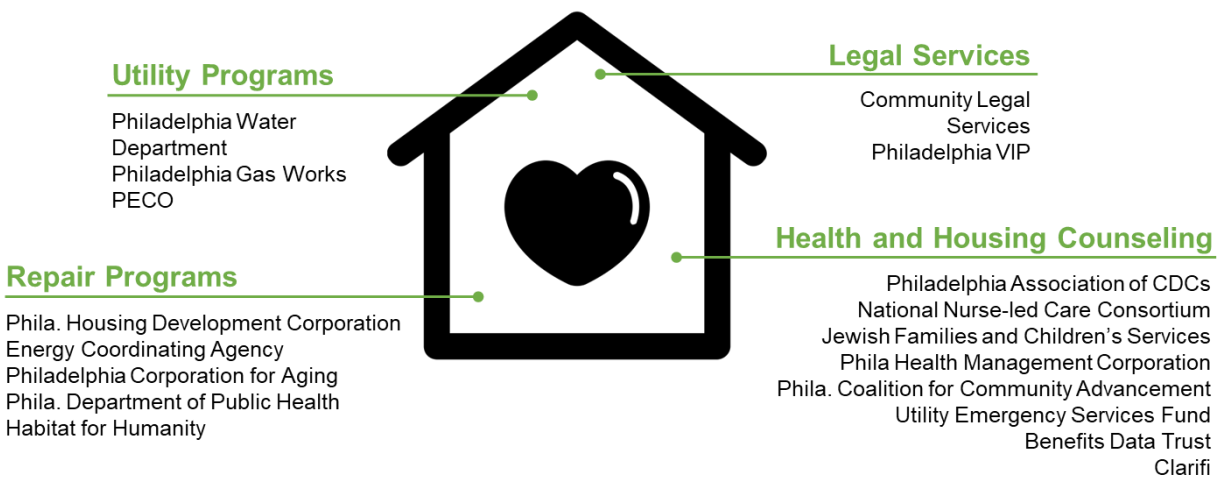
The model has three main tracks of work: benefits screening, property assessment, and construction management.



The Coalition: Collaborating to Fundamentally Restore Homes

PEA is working with the Built to Last Coalition to develop the process and collaborative systems needed for the coordinated deployment of participating organizations' services to homes. These partners include services needed for a comprehensive home restoration, including health, safety, pest management, basic home repairs, site or structural work, exterior lighting and security, energy efficiency, electrification and solar where appropriate.

Existing programs' current funding, when layered strategically, are able to provide 70-80% of the funds needed to fundamentally restore homes. This small gap can be filled with a combination of grants and microfinancing.



The Pilots: Two Block-Scale Demonstration Projects in 2021

PEA will manage two pilots in 2021 that will serve 40-50 homes each. For each pilot, PEA will work with low-income homeowners who have already applied for a housing improvement service who are living in neighborhoods with high poverty rates.

PEA will assist the households with enrolling in all available benefits, evaluate their home restoration needs, and coordinate service delivery and supplemental funding. Pilot households will earn below 150% of the Federal Poverty Level and own their homes. Initial geographic focus will be selected in partnership with participating healthcare institutions.

Built to Last will deploy at a larger scale beginning in 2022.

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ⁱ PEW Charitable Trusts. “Philadelphia’s Poor: Who they are, where they live, and how that’s changed. November 2017. https://www.pewtrusts.org/-/media/assets/2017/11/pri_philadelphias_poor.pdf

ⁱⁱ The Lancet. “COVID-19 and the impact of social determinants of health.” May 18, 2020.

[https://www.thelancet.com/journals/lanres/article/PIIS2213-2600\(20\)30234-4/fulltext](https://www.thelancet.com/journals/lanres/article/PIIS2213-2600(20)30234-4/fulltext)

ⁱⁱⁱ ACEEE. “Making Health Count: Monetizing the Health Benefits of In-Home Services Delivered by Energy Efficiency Programs” May 2020. <https://www.aceee.org/research-report/h2001>