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The Seven City Home Maintenance Demonstration for the Elderly:

Final Report V &

VOLUME II

Supplemental and Technical Appendices

Prepared for:

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Table of Contents

	Page
ponsor Agency Descriptions	1
Supplemental Exhibits for Chapter Four	22
lient Housing Characteristics Profile	28
Repair Related Codes for Use With Demonstration Forms	36
Copies of Primary Data Collection Forms	45
Cost Level of Client Home Repair Needs by Repair Type	84
Supplemental Exhibits for Section 6.2, Determinants of Housing Condition	99
OLS Regression Coefficients of Dependent Variable, Repair Costs Per Client. By City.	129
	Supplemental Exhibits for Chapter Four Client Housing Characteristics Profile Repair Related Codes for Use With Remonstration Forms Copies of Primary Data Collection Forms Cost Level of Client Home Repair Needs By Repair Type Cupplemental Exhibits for Section 6.2, Determinants of Housing Condition CLS Regression Coefficients of Dependent Variable, Repair Costs Per Client.

Appendix A

Sponsor Agency Descriptions

- People Working Cooperatively, Inc.
 - Lutheran Housing Corporation
- Ecumenical Social Action Committee, Inc.
 - Greensboro Housing Authority

Garland County Elderly Home Maintenance Project

- Philadelphia Corporation for Aging
 - Housing Conservation Institute

People Working Cooperatively, Inc.

People Working Cooperatively, Inc. (PWC) is a non-profit community based organization serving the city of Cincinnati and neighboring Kenton County, Kentucky. Founded in 1975, PWC is governed by a board of directors and administered by an Executive Director. The organization was created to assist unemployed and underemployed persons to obtain jobs, primarily through experience gained from work in agency sponsored home repair and weatherization programs. The agency works closely with the Cincinnati Community Development Department, the Cincinnati Council on Aging, and local Community Action Agencies.

PWC's principal project activity is the provision of a citywide moderate home rehab and repair program, funded primarily by
CDBG funds from the city of Cincinnati.* This program is
expected to serve approximately 300 low- and moderate-income
homeowner clients and has a backlog in excess of one year. Other
agency projects are weatherization services to Kenton County residents and technical consultations to a local neighborhood innovative
housing project. Recent agency experience includes administration
of a one year HUD Innovative Grant, with the city of Cincinnati and
the Council on Aging, providing repair and rehabilitation services
to elderly homeower city residents.

PWC is in the process of amending its agency focus to reflect an emphasis on economic development due, in part, to the loss of funding from CETA cutbacks. Currently under consideration is the formation of a for-profit subsidiary corporation to generate revenue and implement economic development activities. The locally-based self-help emphasis addded to the Elderly Home Maintenance program is consistent with the new direction proposed for the agency.

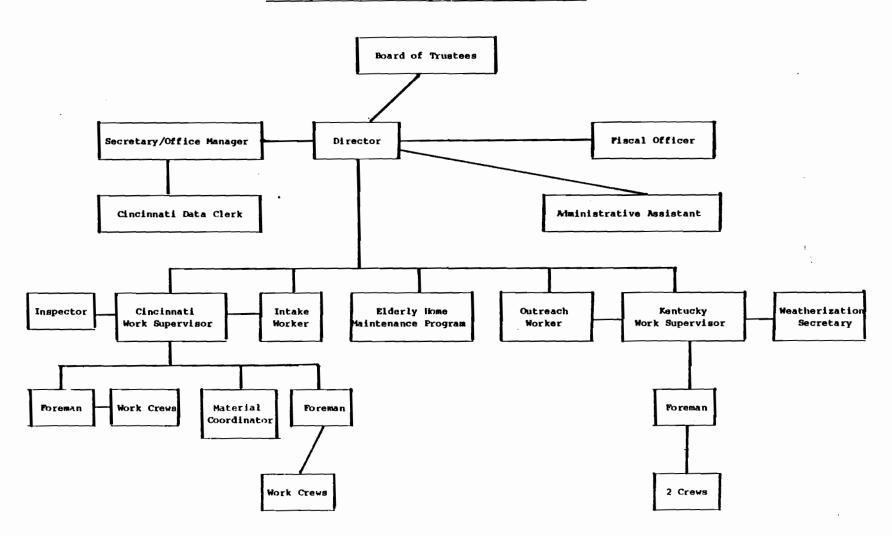
^{*}The maximum materials cost per client for this program is \$1,500.

The agency operates two offices, in Cincinnati and a field office in Kenton County. The majority of its 40 employees work as repair specialists, assistants, or trainees. The demonstration project director reports directly to the agency Executive Director, as shown in Exhibit A-1. The Elderly Home Maintenance project maintains a separate work crew and inspector, but utilizes the Agency tool, equipment, and storage facilities.

Participation in the demonstration represents a continuation on a slightly smaller scale, of the services provided to elderly residents under the Innovative Grant and meets a perceived local need for a minor home repair program to complement the existing major CDBG repair program.

Exhibit A-1

Organization of People Working Cooperatively and Staffing Pattern for Elderly Nome Maintenance Program



Lutheran Housing Corporation

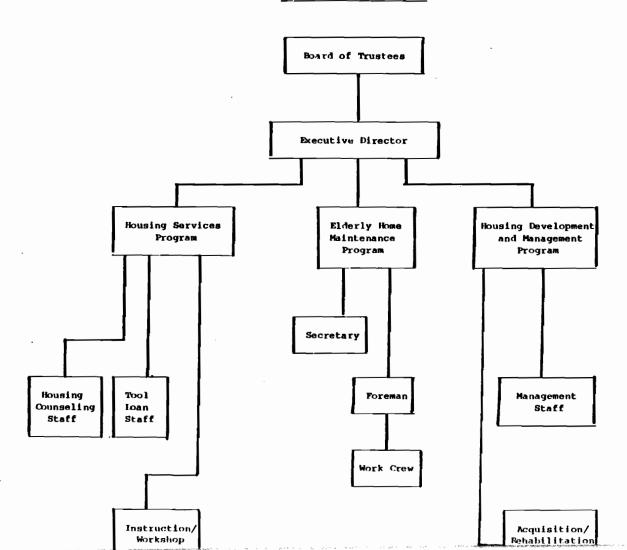
The Lutheran Housing Corporation is a private, nonprofit agency created in 1973 through the auspices of the Lutheran church in Cleveland to meet the urgent housing needs of area residents. The agency's principal purpose is to assist low- and moderate-income persons to obtain and to maintain decent, affordable housing. LHC currently operates both in Cleveland and the continguous city of East Cleveland.

The agency provides two primary services: housing counseling and housing rehabilitation. The housing counseling program is concentrated in East Cleveland and is funded from HUD Housing Counseling Grants. LHC has been approved by HUD as a certified HUD counseling agency. The housing rehabilitation experience of LHC has been evolving from participation in a CDBG funded one to two-family rehab program to recent experience in multi-family rehabilitation and property management. The agency has rehabilitated two apartment buildings for multi-family units, one using Section 312 funding, and manages 45 rental units. The CDBG home repair program has rehabbed between 30 and 90 structures. Another LHC project has been the preparation of a television documentary series on the rehabilitation of an area home, patterned after the "This Old House" series originally developed for public television.

In 1980, there were 22 LHC staff persons distributed between an administrative office and five field offices in East Cleveland and four neighborhoods in Cleveland.* Exhibit A-2 shows LHC's organizational structure. Under a new organizational structure, staff is divided between a Housing Services Program, which includes housing counseling, a tool library, and education/instruction, and a Housing Development and Management Program, which incorporates all acquisition and rehabilitation activities, and administration. The administrative office is responsible for the Elderly Home Maintenance Program.

^{*}Field offices are located in the Buckeye-Woodlawn, Glenville-Union-Miles, and Westside neighborhoods of Cleveland.

Organization of the Lutheran Housing Corporation
and the Staffing Pattern for the Elderly
Home Maintenance Program



LHC has initiated a reorientation of agency objectives responding, in part, to the uncertainty of its funding sources. The shift in emphasis is an attempt to generate revenues through the acquisition, rehabilitation, and management of multi-family housing.

While LHC has considerable housing and home repair experience, the demonstration represents the first effort by LHC to target resources to elderly populations.

Participation in the demonstration was predicated on perceived local need and the existing agecy capacity which could readily accommodate a minor repair program.

The Ecumenical Social Action Committee, Inc.

The Ecumencial Social Action Committee (ESAC) is a neighborhood-based nonprofit organization primarily serving the 40,000 residents of the Jamaica Plain neighborhood in Boston. Created in 1965 by a coalition of area churches, the agency is designed to provide a mechanism for stabilizing and renewing the Jamaica Plain community.

Over the years, ESAC has spun off several groups which have taken their own identities, yet retain close working relationships with the agency. ESAC's early housing efforts resulted in the incorporation of Urban Edge, a nonprofit home ownership, counseling and brokerage organization servicing Jamaica Plain and other city neighborhoods. Urban Edge is providing home inspections for the demonstration under a contract with ESAC. A local neighborhood development corporation was another spin-off from ESAC programs. Comite Hispano and Oficina Hispana are sister agencies formed from ESAC to address the needs of the Hispanic residents of the neighborhood. The Jamaica Plain Senior Team began as an informal referral and service delivery network and has since been incorporated into the ESAC service organization.

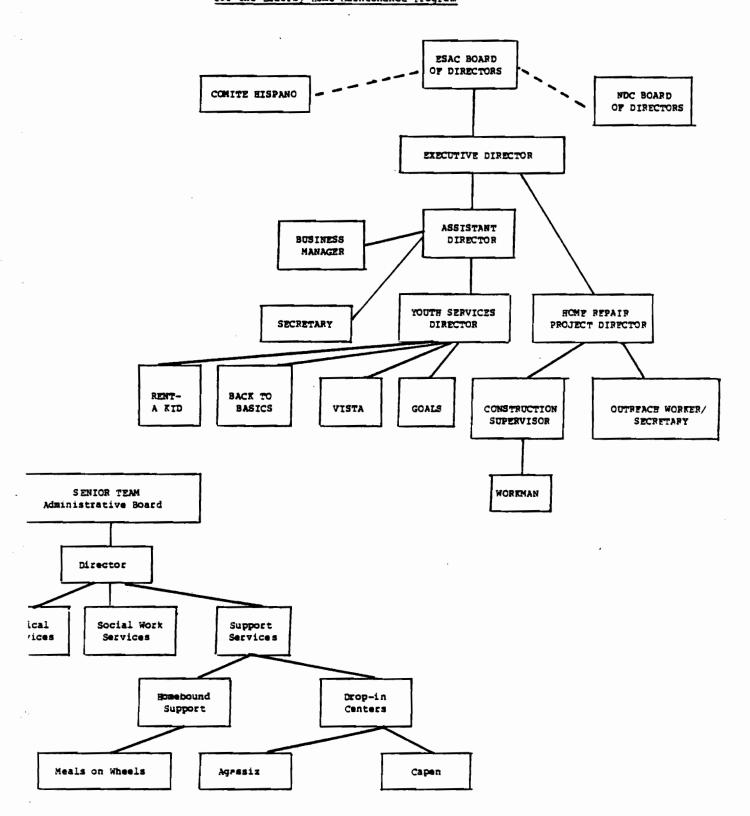
ESAC provides a wide range of social services, housing assistance, and employment training to residents of all ages. Program active in 1980 included youth employment and training, adolescent counseling, remedial educational services, energy conversion training for Hispanic residents, carpentry, plumbing, and electrical training and apprenticeship programs and daycare. The Neighborhood Development Corporation is developing plans for rehab congregate housing for elderly residents using a HUD Neighborhood Self-Help grant. The Senior Team staff provide medical, nutrition, and social services to home-bound elderly and also provide services to elderly who participate in local senior centers.

Cuts in both social service and employment training funds (CETA) will affect ESAC's delivery of services. The "Tradewinds" home repair and training programs has been totally eliminated and medical, social, and nutrition services have also been reduced.

Prior to the funding cutbacks in 1981, ESAC maintained a staff 60 persons and provided training opportunities for 30 persons. The agency has retained direct administration and youth service programs and the Senior Team activities and works closely with Comite Hispano and the Neighborhood Development Corporation. The Elderly Home Repair Project has become the primary housing program of the agency, with the project director reporting directly to the agency Executive Director (see Exhibit A-3).

ESAC's participation in the demonstration stems from a desire to address the needs of elderly residents not met by other existing programs, as well as a desire to expand agency capacity in home repair service delivery.

Organization of the Ecumenical Social Action
Committee, Inc., and the Staffing Pattern
for the Elderly Home Maintenance Program



The Greensboro Housing Authority

The local organization responsible for service delivery in the Greensboro area is the Greensboro Housing Authority (GHA), the only housing program participating in the demonstration. The GHA is a municipal housing authority serving the city of Greensboro and an area within a ten mile radius of city limits. Founded in 1948, the authority directly serves over 7,000 residents. The GHA's primary goal is to provide decent, safe, and sanitary housing to needy residents, while encouraging resident efforts to overcome the levels of poverty.*

Public housing development and maintenance are the primary functions of the GHA. The authority manages 2,285 units, including 50 units for another nearby housing authority. Special project activities are determined, primarily, from funding received from HUD. Recent projects include a \$150,000 Urban Initiatives grant for development of a project-based budgeting (PBB) system, a \$600,000 Barrier-Free Design Demonstration Grant, and a \$25,000 grant to provide housing counseling. For the last fiscal year, the total agency budget was \$4,350,000.

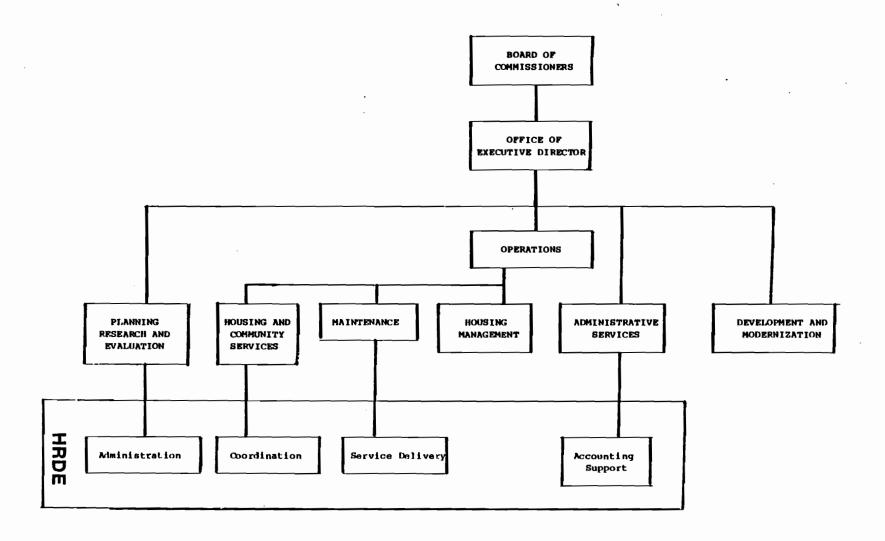
The agency has been successful generating income from consulting services provided to other public housing authorities across the country, based experience obtained from participation in the HUD Housing Management Improvement Program and the Small Public Housing Authority Demonstration Program. Management assistance pertaining to operations, organization, policies and procedures, and staff training is provided to over 60 housing authorities.

The GHA has had substantial prior experience providing housing to elderly clients. The agency manages 493 units of subsidized housing designated specifically for the elderly and has developed 346 units of nonsubsidized housing for middle income elderly use. The unsubsidized units are contained in a rehabilitated hotel project which offers congregate facilities at market rate.

^{*}From Greensboro Housing Authority Agency Plan of Services, p. 2.

The 3 full time employees of the GHA are organized into six line departments reporting to an Executive Director and Board of Commissioners (see Exhibit A-4). There has been considerable consistency among department directors and executive staff. The Home Maintenance and Repair program receives support from four departments, with primary project administration responsibility reserved for the Planning, Research and Evaluation Department. Day-to-day project coordination is provided from a project coordinator from the Housing and Community Services Department. Work crews are drawn from the Maintenance Department, while accounting/data processing is provided by the Administrative Services Department.

Participation by GHA in the demonstration is, in part, the result of HUD's desire to include a housing authority as one of the local agency service providers.



Garland County Elderly Home Maintenance Project

The Garland County (Hot Springs) program is unique among demonstration programs in two primary respects: (1) it is the only program sponsored completely by a unit of local government; and (2) it is the sole program to create a new agency t manage and administer the demonstration activities. Consequently, the program was unable to draw upon any existing capacity in either housing or elderly service delivery.

The Hot Springs program has three principal participants — the Garland County Judge's Office, the County Citizen Advisory Board, and the project staff. The County Judge serves as the chief administrative officer of the County and the Judge's Office is responsible for the administration of programs and grants obtained from the federal government, other public agencies, or private sources.* The County Judg'es Office made application to HUD for participation in demonstration and is formally designated as the adminstering agency for the HUD grant. In practice, however, the County has let the program run its own course without significant intervention.

Prior to the mitigation of the Elderly Home Maintenance project in Garland County, the County established a Citizens Advisory Board to oversee and provide policy guidance to the program. Actual oversight of the program has been shared by the Citizens Advisory Committee and the County. The committee has assumed an active role in the adminstration and management of the program. Committee functions have included selection of staff, policy determination, budger oversight and approval and review of client repair services. This strong role, replacing the void left by County nonintervention, resulted in sharp protest from the project staff. During the first program year the dynamics of Committee, County, and project staff relationships were at times strained, as each group attempted to define an appropriate role in the project.

^{*}See Garland County APS, p. 8.

The Garland County Citizens Advisory Committee was formally incorporated soon afater its creation to satisfy Ford Foundation reuirements that grant recipients be tax-exempt non-profit organizations. The sole purpose of the organization and the project staff is to administer and implement the Elderly Home Maintenance program in Hot Springs and all of Garland County.

The Philadelphia Corporation for Aging

The Philadelphia Corporation for Aging (PCA) is the area agency on aging serving the city and county of Philadelphia, the only area agency on aging represented among the demonstration sites.

Established in 1973 under the authority granted by the 1973 Older Americans Act, PCA is a private, nonprofit organization run by a Board of Directors rather than a local government administered agency. The agency was created to coordinate and address the full range of services for elderly persons and to provide the elderly with a mechanisms for voicing concerns and needs.

The primary responsibility of PCA is the management of a comprehensive and coordinated system of services to eldery persons. Service delivery is facilitated through the administration and maintenance of 32 senior centers located throughout the city. Existing service programs include homemaker, chore, and home delivered meals to home-bound clients, group dining, counseling, and recreation/education program at senior centers, and such specialized programs as an information and referral hotline, foster care, domiciliary care, medical transportation, and legal services. Primary funding sources are Older Americans Act, Title III, the Social Security Act, and Title XX funds, along with State, local, and private match funding. The agency adminsters most of the elderly programs in the city, a result of early city reluctance to promote elderly service delivery programs.

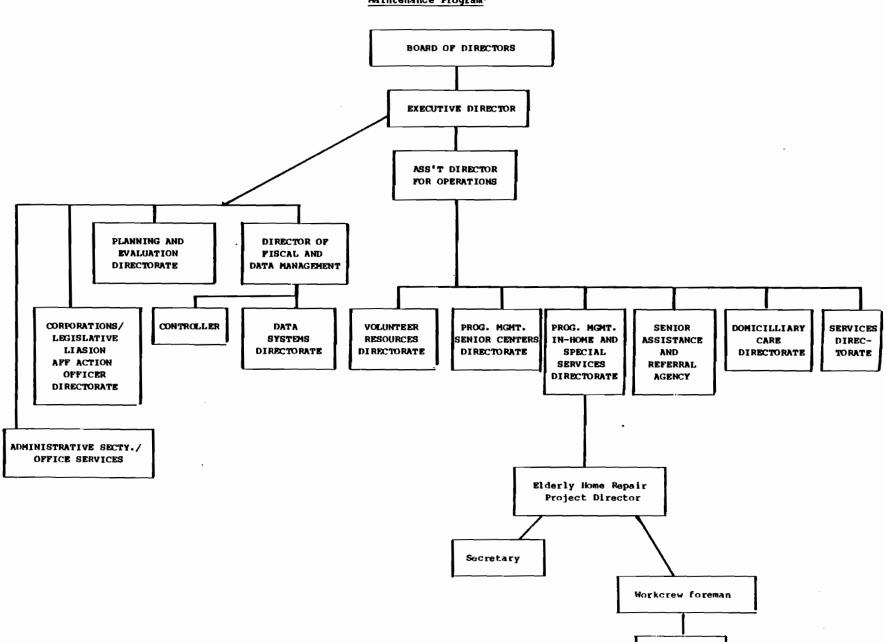
Throughout the 1970's, PCA added additional programs to broaden its service delivery capacity. By 1981, the agency had an annual budget of approximatly \$14.8 million. Cuts in social services, however, are projected to affect the agency. In particular, Title XX cuts will affect the level of social services which can be delivered in the future.

PCA has had only limited experience in the provision of housing related services to clients. In 1977, the agency administered a weatherization program funded by the William Penn Foundation whih served 1,200 households. Up unit1 1978, the agency used roller

funds for contrcting minor home repair and chore servies. There was, however, no established housing delivery capacity in the agency and the demonstration was perceived, in prt, as a means of building housing capacity.

PCA operates with a staff of 120 fulland part-time persons distributed among nine directoratges (see Exhibit A-5). The elderly home maintenance program is located within the Program Management (Special Services) directorate. Bookkeeping and accounting assistance is rovided by the controller's directorate.

The agency has identified three reasons for participating in the demonstration: (1) to meet the housing needs of its clients; (2) to build agency capacity; and (3) to attempt to integrate housing services with social service delivery. Exhibit A-5



Housing Conservation Institute

The Housing Conservation Institute (HCI) is a private, nonprofit neighborhood agency created in 1975 by the San Francisco

Development Fund, a private city-based organizatin developed to conduct short-term demonstration programs in housing and community
development. HCI's initial mission was to demonstrate that oldfer
city neighborhoods can be revitalized and that long-term peroperty
values can be stabilized through a voluntary program of housing
rehabilitation to homeowners.* The resultant program, funded
bvy the Ford Foundation, the San Francisco Foundation, and the Urban
Reinvestment Task Force, has evolved into a comprehensive
reinvestment program serving three continguous San Francisco
neighborhoods. In 1980, the demonstration was completed and HCI
formally incorporated with a new board of directors.

HCI programs include a variety of subsidized and deferred loans programs providing moderate or substantial rehabilitation for middle income homeowners. Rehabilitation funding is provided primarily through programs operated by the State of California (CHFA), the city CDBG program, and state lending institutions. HCI has also sponsored a free neighborhood paint program and has participate in commercial revitalization activities in the target neighborhoods. In 1980 and 1981 the agency has been undergoing a shift in orientation, substituting private funding fr city and state public funding.

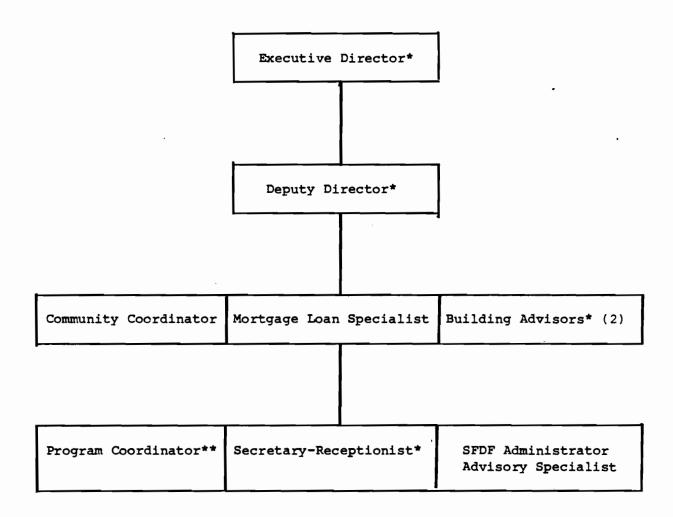
In 1980 and 1981, HCI operated with a staff of 8 persons plus a part-time advisor from the San Francisco Development Fund, as shown in Exhibit A-6. Rehabilitation and repair work are provided by subcontractors, hence eliminating the need for agency work/repair crews. The Elderly Home Maintenance Program is staffed by existing HCI personnel, with dayto-day supervision delegated to the agency program coordinator.

The demonstration marks the first opportunity for HCI to target home repair assistance to both very low income and elderly clients. the prior emphasis on middle income clients was determined,

^{*}See San Francisco Development Fund, Fifth Annual Report, 1980.

Exhibit A-6

Organization of the Housing Conservation Institute and the Staffing Pattern for the Elderly Home Maintenance Program



^{*}Elderly Home Maintenance Staff

^{**} Elderly Home Maintenance Program Coordinators responsible for day-to-day operations.

primarily, by the underwriting criteria established for the utilized State and city rehab programs. HCI's participation in the demonstration is, in part, a response to the unmet needs of low income elderly homeowners in the target neighborhoods.

Appendix B

Supplemental Exhibits for Chapter Four

- Head of Household Mobility Related Programs, by City
 - Type of Health Problems
 - Distribution of Interviewer's Assessment with Respondent's Health
 - Mean Household Income Per Month by Source for Household Receiving that Source, by City

Exhibit B-1
Head of Household Mobility Related Problems by City. Percent.

	CITY								
į	Cincinnati	Cleveland	Boston	Greensboro	Not Springs	Philadelphia	San Francisco	All Cities	
Difficulty Getting Around House In/Out (%)	33.6%	52.8%	41.15	57.8%	29.4%	71 - 94	46.7%	47.9%	
Sample Size	122	142	124	147	126	121	137	919	
		Types of	Problems for	those Having	Mobility Pro	blems			
liead .									
Difficulty Getting In/Out of House - Head (%)	57.91	74.6%	60.0%	53.6%	81.1%	61.9%	55.6%	62.5%	
Problems Using Stairs - Head (%)	81.6	87.3	76.0	54.8	64.9	77.4	68.3	72.4	
Problems Getting In/Out of Bath - Head (%)	47.4	80.3	58.0	82.1	56.8	72.6	57.1	68.1	
Other Problems - Head (%)	2.6	2.8	12.0	2.4	13.5	7.1	0.0	5.2	
Sample Size	38	71	50	84	37	84	63	427	

P < 0.03 for all.

Source: USR&E Demonstration Enrollment File.

Type of Problems. Distribution of all Responses.

	CITY								
Problems	Cincinnati	Cleveland	Boston	Greensboro	Hot Springs	Philadelphia	San Francisco	All Cities	
High Blood Pressure	14.39	19.76	5.3%	13.6%	14.2%	7.19	15.4%	13.34	
Heart, Cancer, Diabetes	30.3	27.4	32.9	32.2	30.7	35.7	29.9	31.1	
Arthritis, Back	30.3	29.1	38.2	22.0	37.0	27.6	37.6	31.5	
Accident	4.2	3.4	5.3	4.2	3.9	1.0	2.6	3.5	
Mental Stress	5.0	2.6	0.0	0.0	2.4	2.0	1.7	2.1	
Other	16.0	17.9	18.4	28.0	11.8	26.5	12.8	18.5	
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
Sample Size	119	117	76	118	127	98	117	772	

Source: USRGE Demonstration Enrollment File.

Exhibit B-3

Distribution of Interviewer's Assessment of Respondent's

Health (Percent). By City.

	CITY								
	Cincinnati	Cleveland	Boston	Greensboro	Hot Springs	Philadelphia	San Francisco	All Cities	
Healthy	59.0%	78.28	69.1%	55.8%	79.01	26.0%	69.1%	62.68	
Some Impairment	30.3	16.2	17.1	36.1	15.3	35.0	25.0	25.1	
Needs Help	10.7	5.6	13.8	6.8	4.8	32.5	5.1	11.0	
Major Disability	0	0	0	1.4	0.8	6.5	0.7	1.3	
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
Sample Size	122	142	123	147	124	123	136	917	

Source: USR&E Demonstration Enrollment File.

Source	CITY								
	Cincinnati	Cleveland	Boston	Greensboro	Hot Springs	Philadelphia	San Francisco	All Citie	
Soc.Sec./Mo.	\$407	\$415	\$386	- \$416	\$299	\$352	\$371	\$379	
(St. Dev.)	(166)	(180)	(134)	(743)	(128)	(150)	(153)	(332)	
n = sample size	n = 113	n _. = 131	n = 111	n = 141	n = 124	n = 118	n = 128	n = 866	
SSI/No.	117	174	144	120	68	118	206	137	
(St. Dev.)	(124)	(107)	(121)	(99)	(52)	(110)	(198)	(137)	
n = sample size	n = 7	n = 8	n = 17	n = 14	n = 25	n = 25	n = 30	n = 120	
Dividends/Mo.	146	98	51	72	78	34	146	95	
	(112)	(89)	(111)	(89)	(59)	(46)	(145)	(115)	
	n = 50	n = 10	n = 54	n = 34	n = 8	n = 2	n = 18	n = 170	
Rent/Mo.	120	120	209	137	102	153	196	158	
•	(36)	(73)	(96)	(104)	(47)	(85)	(86)	(90)	
	n = 23	n = 54	n = 60	n - 11	n = 7	n = 12	n = 15	n = 18:	
Wages/Mo.	341	1,238	331	270	192	465	272	430	
-	(232)	(2,766)	(232)	(164)	(126)	(201)	(176)	(1,102)	
	n = 8	n = 12	n = 14	n = 18	n = 13	n = 4	n = 11	n = 80	

Exhibit B-4 (continued)

Source	CITY								
	Cincinnati	Cleveland	Boston	Greensboro	Hot Springs	Philadelphia	San Francisco	All Cities	
Welfare/Mo.	205	120	105	128	84	256	387	168	
	(133)	(98)	(97)	(2)	(28)	(130)	(7)	(122)	
	n = 2	n = 10	n = 3	n = 3	n = 2	n = 5	n = 2	n = 27	
Pension/Mo.	248	290	287	137	747	184	260	276	
	(192)	(217)	(213)	(119)	(2,313)	(188)	(220)	(605)	
	n = 49	n = 51	n = 42	n = 30	n = 18	n = 32	n = 71	n = 293	
Other Income/Mo-	280 (164) n = 7	110 (0) n = 1		135 (111) n = 24	165 (108) n = 5	326 (134) n = 5	258 (211) n = 17	206 (165) n = 59	
Total Income/	614	593	623	468	372	464	630	538	
	(266)	(259)	(231)	(205)	(143)	(199)	(260)	(245)	
	n = 122	n = 142	n = 124	n = 146	n = 126	n = 123	n = 137	n = 920	

Source: USR&E Demonstration Enrollment File.

Appendix C

Client Housing Chracteristics Profiles

- Cincinnati
- Cleveland
- Boston
- Greensboro
- Hot Springs
- Philadelphia
- San Francisco

Client Housing Characteristics Profile

Cincinnati

- All structures are detached (100.0%);
- Construction split between Wood frame (57.4%)
 and Masonry (42.6%);
- Home exteriors tend to be brick (39.3%) but also siding (20.5%) and wood (17.2%);
- A majority have garages (57.0%);
- A majority have attics (56.7%);
- Nearly all have basements (97.5%)
- Homes are split between one story (17.2%), one and half stories (23.0%) and two stories (38.5%);
- Most structures contain a single unit (79.3%), although there are a limited number (19.8%) of two unit structures;
- Homes typically have from 4-8 rooms; (27.0%) had five rooms, (29.5%) had six rooms;
- A majority have a single bathroom (51.6%), while
 27.0% have one and a half baths;
- Homes typially have two bedrooms (50.8%),
 although 24.6% have three bedrooms;
- Homes have mean property values of \$36,661;
- Nearly all homes (95.1%) were built between 1900 and 1959; 45.9% were built between 1920 and 1939.

Client Housing Characteristics Profile

Cleveland

- Most structures are detached (82.4%)
- Nearly all structures (96.2%) are or wood frame construction;
- Most homes have wood exteriors (73.5%);
- Most homes have garages (76.8%);
- Nearly all homes have attics (91.8%);
- Nearly all homes have basements (98.5%);
- Homes tend to have two and a half (63.0%) or two (27.4%) stories;
- Structures are split between single-residence units (48.5%) and two units (47.0%);
- Homes tend to be large; while a majority of homes have either four or five rooms (46.5%), a sizeable number (35.9%) have eight or more rooms;
- A majority of homes have a single bathroom (56.4%), while 21.1% have two and 15.0% have one and a half bathrooms;
- The number of bedrooms is split between two (28.8%), three (34.8%), four (22.0%), and five or more (12.9%);
- Homes have mean property values of \$21,566;
- Most homes were built between 1910 and 1929
 (78.4%); 57.5% were built betweeen 1920 and 1929.

Client Housing Characteristics Profile

Boston

- Most structures are detached (90.3%);
- Nearly all structures (95.1%) are of wood frame construction;
- Home exteriors tend to be wood (46.7%), asbestos (19.7%), or siding (13.1%);
- Only 22.0% of the homes have garages;
- Most homes have attics (87.9%);
- Nearly all homes have basements (87.9%);
- Homes tend to be split between two stories (49.2%), two and a half stores (17.7%), and three stories (29.8%);
- A majority of homes have multiple units; 47.0% have two units, 19.4% have three units, 46.8% have a single unit;
- Most homes have five or six rooms (60.1%); 21.9% have eight or more rooms;
- Most homes (81.1%) have a single bathroom;
- The number of bedrooms is typically split between three (39.5%), two (29.0%), and four or more (25.8%);
- Homes have mean property values of \$46,114;
- Homes tend to be old; 50.0% were built between 1900 and 1919; 19.7% were built between 1920 and 1929; 18.9% were built prior to 1900.

Client Housing Characteristics Profile

Greensboro

- All structures are detached (100.0%);
- Most structures are of wood frame construction (71.9%), although there are also a number of masonry homes (28.1%);
- Home exterior type is split between brick (21.8%), wood (14.3%), siding (23.1%), and asbestos (19.0%), and combinations (16.3%);
- Only a third (33.3%) of the homes have garages;
- A majority of homes (55.5%) have attics;
- Most homes (82.8%) do not have basements;
- Most homes (89.7%) are single story structures;
- Nearly all homes (99.3%) have single units;
- Most homes (84.5%) have from four to six rooms;
- Most homes (84.4%) have a single bathroom;
- Most homes have two or three bedrooms (91.0%);
- Homes have mean property values of \$29,329;
- Homes tend to be new; a majority of homes (57.9%)
 were built between 1940 and 1959; 20.0% were built
 between 1930 and 1939.

Client Housing Characteristics Profile

Hot Springs

- Nearly all structures are detached (99.2%);
- Nearly all structures are of wood frame construction (96.6%);
- Home exteriors tend to be wood (42.4%), followed by siding (23.7%) and asbestos (11.9%);
- Most homes (88.4%) do not have garages;
- Most homes (82.1%) do not have attics;
- Most homes (85.4%) do not have basements;
- Nearly all homes have a single story (97.6%);
- Nearly all homes have a single residence unit (98.3%);
- Homes tend to be small; a majority of homes (58.8%)
 have four or five rooms; 13.7% of the homes have
 three rooms or less;
- Most homes have a single bathroom (90.0%), although three homes have no indoor bathrooms;
- A majority of homes have two bedrooms (55.7%), while 24.6% have three;
- Homes have mean property values of \$16,107;
- Homes tend to be newer; a majority of homes (61.4%) were built between 1920 and 1929; while 16.3% were built in 1960 or later.

Exhibit C-6

Client Housing Characteristics Profile

Philadelphia

- Most strucures (88.5%) are attached row houses;
- Nearly all structures (94.9%) are of masonry construction;
- Most home exteriors are brick (87.8%);
- Most homes do not have garages (71.1%);
- Most homes do not have attics (93.4%);
- Nearly all homes have basements (98.3%);
- Most homes have two stories (74.6%), or three stories (22.1%);
- Most homes have a single resident unit (90.8%);
- A majority of homes have six or seven rooms (56.6%);
- Most homes have a single bathroom (80.3%);
- A majority of homes (52.9%) have three bedrooms; 16.5% have four and 11.6% have two;
- Homes have mean property values of \$15,732;
- Homes tend to be old; 66.1% of the homes were built between 1900 and 1929; while 22.2% were built prior to 1900.

Source: Elderly Home Maintenance Demonstration Inspection Forms, Year One, 1980-81.

Exhibit C-7

Client Housing Characteristics Profile

San Francisco

- Most structures are row houses (71.1%), although a substantial minority (25.2%) are detached;
- All structures are of wood frame construction (100.0%);
- Most home exteriors are combinations (64.4%) or stucco (17.0%);
- Most homes have garages (88.9%);
- Most homes do not have attics (82.2%);
- Nearly all homes have basements (94.0%);
- Most homes are one story (87.4%);
- Most homes have single residence units/(92.6%);
- Most homes have four to six rooms (85.9%);
- Most homes (70.4%) have one bathroom;; 23.7%
 have one and a half bathrooms;
- Most homes have either two (46.7%) or three (35.6%) bedrooms;
- Homes have mean property values of \$91,551;
- 59.1% of the homes were built between 1910 and 1939, while 33.4% were built in 1940 or later.

Source: Elderly Home Maintenance Demonstration Inspection Forms, Year One, 1980-81.

Appendix D

Repair Related Codes for Use with Demonstration Forms

- 2 digit Repair Need Codes
- 3 digit Specific Repair Codes

REPAIR NEED CODES USED BY INSPECTORS AND EVALUATION CONTRACTOR STAFF

Exterior of House

- 01: Foundation
- 02: Exterior wall
- 03: Exterior door
- 04: Exterior window
- 05: Porches, steps, stoops, rails
- 06: Other

Roof

- 07: Roof, flashing, caulking
- 08: Gutters, downspouts, drain system

Storm Doors and Windows

- 09: Storm doors
- 10: Storm windows

Interior of House

- ll: Walls
- 12: Ceilings
- 13: Floors
- 14: Windows
- 15: Doors
- 16: Electrical (room switches, outlets, etc.)
- 17: Other

Plumbing

- 21: Piping/fittings (drains, waste, vents)
- 22: Piping/fittings (hot/cold water)
- 23: Fixtures (toilet/bath sink/kitchen sink/tub/shower): minor
 repair
- 24: Fixtures/ (toilet/bath sink/kitchen sink/tub/shower): major
 repair

Heating

- 31: Piping or duct repairs to central heating system
- 32: Minor equipment repairs to central heating system
- 33: Water heater
- 34: Space heater
- 35: Air conditioner
- 36: Major equipment repair to central heating system

Electrical System (Excluding Room Outlets, etc.)

- 41: Minor repairs -- change fuse, etc.
- 42: Major repairs -- rewiring, add circuits, upgrade service, etc.

Stairways

- 51: Stairs, handrails in living area
- 52: Stairs, handrails in attic or basement

Other Areas of House

- 61: Moisture in basement or attic
- 62: Termites/ants/rodents in basement or attic
- 63: Structure of basement or attic
- 64: Moisture in living space
- 65: Termites/ants/rodents in living space

Insulation/Other Weatherization Excluding Storm Doors and Windows

- 71: Basement/floor insulation
- 72: Attic/ceiling insulation
- 73: Wall insulation
- 74: Other insulation (pipes, water heater)
- 75: Weatherstripping/caulking
- 76: Foundation waterproofing/sealing against air leaks

Other Property Repairs

- 81: Accessory buildings
- 82: Fences, gates
- 83: Walkways, driveways
- 84: Landscaping/yard work/trash or junk removal

SPECIFIC REPAIR CODE USED BY PROGRAM STAFF AND EVALUATION CONTRACTOR STAFF

100: INTERIOR REPAIRS

110: Wall Repairs--General

- * lll: Refinish (paint/paper/panel) any portion of interior wall
- * 112: Repair portion of one wall
- * 113: Repair/remove/replace baseboard moulding or wainscoting
 - 114: Add/move door in wall
 - 115: Move/add/remove partition wall

120: Ceiling Repairs--General

- * 121: Refinish (only) all or part of ceiling
- * 122: Repair/remove/replace portion of ceiling or ceiling moulding
 - 123: Replace ceiling--plaster, sheet rock or tile
 - 124: Install drop ceiling

130: Floor Repairs--General

- * 131: Refinish (only) floor surface--wax, etc.
- * 132: Repair/patch existing floor surface
- * 133: Cover existing floor with new surface (e.g., new tile)
 - 134: Replace floor including underlayment (subfloor)

140: Interior Door Repairs--General

- * 141: Refinish (only) door
- * 142: Repair/replace lockset (handles) or strikeplate; add locks
- * 143: Repair door; replace glass in door
 - 144: Repair door frame or threshold
 - 145: Rehang door
 - 146: Replace door

150: Window Repairs--General

- * 151: Refinish (only) window
- * 152: Replace broken panes; replace sash cords, chains, etc.
- * 153: Add/replace/repair window locks
- * 154: Add/replace/repair window screens
- * 155: Install security grate over window
- * 156: Repair existing window frame or sash
 - 157: Replace entire window
 - 158: Fill old window (permanent); add new window

160: Interior Stairs and Handrail Repairs--General

- * 161: Refinish (only) stairs or handrails in living area
- * 162: Make minor repairs; install treads or carpet; add/replace repair handrail for stairs in living area
 - 163: Replace/structurally repair stairs in living area
- * 164: Make minor repairs; install treads or carpet; refinish (only) stairs in attic or basement
- * 165: Add/replace/repair handrail for stairs in attic or basement 166: Replace/structurally repair stairs in attic or basement

170: Cabinet, Closet, or Storage Repairs--General

- * 171: Refinish (only) kitchen shelving or cabinets
- * 172: Repair kitchen shelving or cabinets
 - 173: Replace kitchen shelving or cabinets
- * 174: Add/replace/repair kitchen counter top
- * 175: Add/replace/repair bars, hooks, other hardware in closets
 - 176: Other storage closet repairs

180: Miscellaneous Interior Repairs--General

- * 181: Install smoke alarm
- * 182: Install interior ramps
- * 183: Install/repair grab bars or other safety features (entire house)
 - 184: Add/replace/repair appliance (range, refrigerator, etc.)
- * 185: Exterminate/trap rodents or insects

200: ELECTRICAL REPAIRS

210: Minor Electrical Repairs--General

- * 211: Replace light bulbs
- 212: Repair/replace outlets, receptacles, switches, fixtures
- * 213: Add outlets, receptacles, switches, fixtures.

220: Electrical Wiring Repairs--General

- * 221: Repair wiring--minor
 - 222: Repair wiring-major, including adding circuits

230: Electrical System Repairs--General

- * 231: Replace fuses
- * 232: Add/replace/repair fuse box or circuit breaker panel
 - 233: Upgrade service (amperage); install new main entrance

300: PLUMBING REPAIRS

310: Piping Repairs--General

- * 311: Clean/repair drains or traps
 - 312: Repair leaking pipes
 - 313: Replace some or all water pipes

320: Toilet Repairs--General

- * 321: Repair/replace seat, tank, flush mechanism
 - 322: Add/replace toilet

330: Bathroom Sink Repairs--General

- * 331: Replace faucet washers
- * 332: Repair/replace faucets, handles, valve stems; caulk, grout, seal or patch sink
 - 333: Add/replace sink

340: Kitchen Sink Repairs--General

- * 341: Replace faucet washers
- * 342: Repair/replace faucets, handles, valve stems; caulk, grout, seal or patch sink
 - 343: Add/replace sink

350: Bathtub/Shower Repairs--General

- * 351: Replace faucet washers
- * 352: Repair/replace faucets, handles, valve stems, shower heads; caulk, grout, seal or patch tub, shower or tile enclosure
 - 353: Add/replace tub or shower

360: Water Heater Repairs--General

- * 361: Reset thermostat
 - 362: Repair water heater
 - 363: Add/replace water heater

400: HEATING/COOLING SYSTEM REPAIRS

410: Central Heating System Repairs--General

- * 411: Change/clean furnace filter
- * 412: Repair/replace thermostat;
- * 413: Clean/service furnace/boiler
 - 414: Repair furnace/boiler
 - 415: Add/replace furnace/boiler

420: Heat Distribution System Repairs--General

- * 421: Clean/repair ducts, pipes, vents, registers, radiators, etc.
 - 422: Add/replace ducts, pipes, vents, registers, radiators, etc.

430: Space Heater Repairs--General

- * 431: Clean/lubricate space heater
- * 432: Repair space heater
 - 433: Add/replacer space heater

440: Air Conditioning Repairs--General

- * 441: Clean/lubricate air conditioner
- * 442: Repair air conditioner
 - 443: Add/replace air conditioner

500: EXTERIOR REPAIRS

510: Foundation Repair--General

- * 511: Patch/seal foundation cracks; replace loose mortar 512: Repair foundation structure
- 520: Exterior Wall Structural Repairs--General

530: Exterior Siding Repairs--General

- * 531: Refinish (only) exterior wall
- * 532: Repair/replace some clapboards, shingles or other siding
 - 533: Re-side one or more walls (shingles, shakes, vinyl siding, etc.)
 - 534: Repair exterior trim, shutters, awnings or other projections

540: Exterior Stair and Handrail Repairs--General

* 541: Repair stairs; add/repair/replace windows, etc. 542: Add/replace exterior steps

550: Porch or Entranceway Repairs--General

* 551: Minor (nonstructural) repair--screens, paint, windows, etc. 552: Major (structural) repair--foundation, walls, roof, etc.

560: Exterior Door Repairs--General

- * 561: Refinish (only) door
- * 562: Add/repair/replace doorbell or doorknocker
- * 563: Add/repair/replace locks, security devices
 - 564: Repair door frame or threshold
 - 565: Replace door

570: Roof Repairs-General

- * 571: Seal/patch minor leaks; replace some shingles or roofing
 - 572: Reroof surface only (with or without stripping old surface)
 - 573: Rebuild roof, including some or all roof structure

580: Gutter and Downspout Repairs--General

- 581: Refinish/clean/waterproof gutters or downspouts
 - 582: Add/replace gutters or downspouts

590: Chimney Repairs--General

- * 591: Clean chimney
 - 592: Add/repair/replace/reline chimney

600: WEATHERIZATION REPAIRS

610: Weatherize Exterior Doors or Windows--General

* 611: Caulk/weatherstrip exterior doors, windows

620: Storm Windows and Doors--General

- * 621: Repair storm window
- 622: Add/replace storm window (plastic sheeting)
- * 623: Add/replace storm window (permanent)
- * 624: Repair storm door
- 625: Add/replace storm door

630: Insulation--General

- 631: Insulate attic
- 632: Insulate walls
- 633: Insulate floor
- 634: Insulate water pipes
- * 635: Insulate water heater
- 636: Insulate heating ducts or pipes

640: Foundation Weatherization -- General

700: OTHER PROPERTY REPAIRS

710: Accessory Building Repairs--General

- * 711: Refinish (only) accessory building
- * 712: Add/repair/replace locks, other security devices
- * 713: Repair accessory building
 - 714: Add/remove/replace accessory building

720: Fence and Gate Repairs--General

- * 721: Refinish (only) fences, gates
- * 722: Repair fences, gates
 - 723: Add/remove/replace fences, gates

730: Walkway and Driveway Repairs--General

- * 731: Seal/pave/patch/repair walkway
 - 732: Add/remove/replace walkway
 - 733: Repair driveway

740: Landscaping--General

750: Trash or Junk Removal -- General

760: Insect or Rodent Extermination--General (Except House Interior)

* Indicates minor repair

Appendix E

Copies of Primary Data Collection Forms

- Enrollment Form
- Inspection Form
- Work Order Form
- Callback/Emergency Form
- Participant Impact Form

PRIVACY ACT OF 1974 (PL 93-579) STATEMENT

Elderly Home Repair Demonstration Program

HOMEOWNER ENROLLMENT FORM

Authority: Sections 501 and 502 of the National Housing Act.

Purpose: The information requested is to determine respondent's

eligibility for participation in the Home Repair

Demonstration Program, and to determine repair needs of

the house.

Use: The information will be kept in strictest confidence and

will be used only by the Department of Housing and Urban

Development to prepare statistical reports on the

program.

DISCLOSURE OF THIS INFORMATION IS VOLUNTARY.

PART A. HOME AND REPAIR NEEDS

PROGRAM PARTICIPANT. NON-PARTICIPANT FRIEND/RELATIVE. MATERIALS IN MAIL OR AT DOOR TV, RADIO, PAPER. SOCIAL WORKER. AGENCY PERSON AT DOOR. FIRST I'VE HEARD OF IT OTHER (SPECIFY) 1(b) Do you: (READ LIST) Own or hold a mortgage Rent this home Have a life estate on the home or Share the title with someone else? SPECIFY: OTHER. IF RESPONDENT RENTS HOME, TERMINATE INTERVIEW. 2(a) Do you have things about your house that need repair? YES.	1(a)	How did you hear about the Home Repair Program?	
MATERIALS IN MAIL OR AT DOOR TV, RADIO, PAPER SOCIAL WORKER. AGENCY PERSON AT DOOR. FIRST I'VE HEARD OF IT OTHER (SPECIFY) 1(b) Do you: (READ LIST) Own or hold a mortgage Rent this home. Have a life estate on the home or Share the title with someone else? SPECIFY: OTHER. IF RESPONDENT RENTS HOME, TERMINATE INTERVIEW. 2(a) Do you have things about your house that need repair? YES. NO. IF RESPONDENT ANSWERS NO, TERMINATE INTERVIEW. 2(b) IF YES: What is most in need of repair? Is there anything else? * would like first to talk about the heating or air conditioning. 3(a) Are there areas in this house that are especially cold or drafty in YES. NO **GO TO A3(c)***	_ 、 ,	PROGRAM PARTICIPANT	
TV, RADIO, PAPER SCCIAL WORKER. AGENCT PERSON AT DOOR. FIRST I'VE HEARD OF IT OTHER (SPECIFY) 1(b) Do you: (READ LIST) Own or hold a mortgage Rent this home. Have a life estate on the home or Share the title with someone else? SPECIFY: OTHER. IF RESPONDENT RENTS HOME, TERMINATE INTERVIEW. 2(a) Do you have things about your house that need repair? YES. IF RESPONDENT ANSWERS NO, TERMINATE INTERVIEW. 2(b) IF YES: What is most in need of repair? Is there anything else? * would like first to talk about the heating or air conditioning. 3(a) Are there areas in this house that are especially cold or drafty in YES. NO **GO TO A3(c)**.		NON-PARTICIPANT FRIEND/RELATIVE	
SCCIAL WORKER. AGENCY PERSON AT DOOR. FIRST I'VE HEARD OF IT OTHER (SPECIFY) 1(b) Do you: (READ LIST) Own or hold a mortgage Rent this home. Have a life estate on the home or Share the title with someone else? SPECIFY: OTHER. IF RESPONDENT RENTS HOME, TERMINATE INTERVIEW. 2(a) Do you have things about your house that need repair? YES. NO IF RESPONDENT ANSWERS NO, TERMINATE INTERVIEW. 2(b) IF YES: What is most in need of repair? Is there anything else? * would like first to talk about the heating or air conditioning. 3(a) Are there areas in this house that are especially cold or drafty in YES. NO **GO TO A3(c)** NO **GO TO A3(c)**		MATERIALS IN MAIL OR AT DOOR	
AGENCY PERSON AT DOOR. FIRST I'VE HEARD OF IT OTHER (SPECIFY) 1(b) Do you: (READ LIST) Own or hold a mortgage	:	TV, RADIO, PAPER	2
FIRST I'VE HEARD OF IT		SOCIAL WORKER	-
OTHER (SPECIFY) 1(b) Do you: (READ LIST) Own or hold a mortgage		AGENCY PERSON AT DOOR 6	
1(b) Do you: (READ LIST) Own or hold a mortgage Rent this home Bave a life estate on the home or Share the title with someone else? SPECIFY: OTHER. IF RESPONDENT RENTS HOME, TERMINATE INTERVIEW. 2(a) Do you have things about your house that need repair? YES. NO. IF RESPONDENT ANSWERS NO, TERMINATE INTERVIEW. 2(b) IF YES: What is most in need of repair? Is there anything else? * would like first to talk about the heating or air conditioning. 3(a) Are there areas in this house that are especially cold or drafty in YES. NO **GO TO A3(c)**.		FIRST I'VE HEARD OF IT	
Own or hold a mortgage Rent this home Have a life estate on the home or Share the title with someone else? SPECIFY: OTHER. IF RESPONDENT RENTS HOME, TERMINATE INTERVIEW. 2(a) Do you have things about your house that need repair? YES. NO. IF RESPONDENT ANSWERS NO, TERMINATE INTERVIEW. 2(b) IF YES: What is most in need of repair? Is there anything else? * would like first to talk about the heating or air conditioning. 3(a) Are there areas in this house that are especially cold or drafty in YES. NO **GO TO A3(c)**		OTHER (SPECIFY)8	
Have a life estate on the home	1(b)	Do you: (READ LIST) Own or hold a mortgage	
or Share the title with someone else? SPECIFY: OTHER		Rent this home	
SPECIFY:		Have a life estate on the home	· 3
IF RESPONDENT RENTS HOME, TERMINATE INTERVIEW. 2(a) Do you have things about your house that need repair? YES		or Share the title with someone else?	
IF RESPONDENT RENTS HOME, TERMINATE INTERVIEW. 2(a) Do you have things about your house that need repair? YES		SPECIFY:	
2(a) Do you have things about your house that need repair? YES		OTHER	
YES		IF RESPONDENT RENTS HOME, TERMINATE INTERVIEW.	
IF RESPONDENT ANSWERS NO, TERMINATE INTERVIEW. 2(b) IF YES: What is most in need of repair? Is there anything else? 2 would like first to talk about the heating or air conditioning. 3(a) Are there areas in this house that are especially cold or drafty in YES	2(a)	Do you have things about your house that need repair? YES	
2(b) IF YES: What is most in need of repair? Is there anything else? 2 would like first to talk about the heating or air conditioning. 3(a) Are there areas in this house that are especially cold or drafty in YES		NO	. 31
would like first to talk about the heating or air conditioning. 3(a) Are there areas in this house that are especially cold or drafty in YES		IF RESPONDENT ANSWERS NO, TERMINATE INTERVIEW.	
would like first to talk about the heating or air conditioning. 3(a) Are there areas in this house that are especially cold or drafty in YES	2(b)	IF YES:	
3(a) Are there areas in this house that are especially cold or drafty in YES		What is most in need of repair? Is there anything else?	3
3(a) Are there areas in this house that are especially cold or drafty in YES			3
3(a) Are there areas in this house that are especially cold or drafty in YES			3
3(a) Are there areas in this house that are especially cold or drafty in YES			3
3(a) Are there areas in this house that are especially cold or drafty in YES			4
YES	e woul	d like first to talk about the heating or air conditioning.	4:
YES			
NO **GO TO A3(c)**	3(a)		
3(b) IF YES: Which areas?		NO **GO TO A3(c)**	44
	3(ъ)	IF YES: Which areas?	
			45
			47

:)	Does the heating (or air conditioning) of your house need repairs?	
	YES	
	NO **GO TO A3(e)**	51
	DON'T KNOW **GO TO A3(e)** 8	
1	That needs to be done?	52-
-		54-
-		LT 30
á	During the past 12 months, was any work done to the heating system or air conditioning system in this house? Include all work even as minor as changing a filter.	
	YES	
	NO **GO TO A3(1)**	58
	DON'T KNOW **GO TO A3(1)** 8	
ļ	That was repaired or serviced?	
_		59-
_		61-
_		63-
ķ	Tho made most of these repairs?	
	HEAD/SPOUSE	
	RELATIVE IN HOUSEHOLD	
	NONRELATIVE IN HOUSEHOLD	
	RELATIVE NOT IN HOUSEHOLD	65
	FRIEND/NEIGHBOR	
	HIRED LABOR/CONTRACTOR 6	
	OTHER (Specify)	
	low much did it cost to make these repairs, including labor and waterials?	
	\$, (RECORD TO NEAREST DOLLAR.)	6 6-
W	F NOT SERVICED OR REPAIRED IN LAST YEAR: hen was the last time you had the heating (or air conditioning) system erviced?	
	(MONTH) 19 (YEAR)	70-

e wou	ald next like to talk about the plumbing.	
4(a)	At any time in the last 90 days, has any sink or flush toilet backed-up or overflowed?	
	YES	
	NO	74
4(b)	Does the plumbing need repair?	
	YES	
	NO **GO TO A4(d)**	75
	DON'T KNOW **GO TO A4(d)**	
4(c)	What needs to be done?	70
		76
		Blank
		1
4(d)	During the past 12 months, was any work done to the plumbing in this house? Include all work even as minor as changing a washer on a faucet.	2 8
	YES	
	NO **GO TO A5(a)**	10
	DON'T KNOW **GO TO A5(a)**	
4(e)	What was repaired or serviced?	11-
		13-
		15-
∔(f)	Who made most of these repairs:	
::	HEAD/SPOUSE	
	RELATIVE IN HOUSEHOLD	
	NONRELATIVE IN HOUSEHOLD	
	RELATIVE NOT IN HOUSEHOLD 4	17
	FRIEND/NEIGHBOR	
	HIRED LABOR/CONTRACTOR 6	
	OTHER (Specify)	
(g)	How much did it cost to make these repairs, including labor and materials?	
	\$, (RECORD TO NEAREST DOLLAR.)	18-

lext,	we would like to talk about the electrical system in your house.	
(a)	Have any electrical fuses or breaker switches blown in this home in the last 90 days?	
	YES	
5(ъ)	Does the electrical system need repair?	_
	YES	
	DON'T KNOW **GO TO A5(d)**	
5(c)	What needs to be done?	24-
		26- 28-
5 (d)	During the past 12 months, was any work done to the electrical system or wiring in this house? Include all work even as minor as fixing a light switch.	
	YES	
	NO **GO TO A6(a)**	30
	DON'T KNOW **GO TO A6(a)**	
5(e)	What was repaired or serviced?	31-
		33-
		35-
5(f)	Who made most of these repairs:	
	HEAD/SPOUSE	
:	RELATIVE IN HOUSEHOLD	
	NONRELATIVE IN HOUSEHOLD	
	RELATIVE NOT IN HOUSEHOLD	37
	FRIEND/NEIGHBOR	
	HIRED LABOR/CONTRACTOR 6	
	OTHER (Specify)	
5(g)	How much did it cost to make these repairs, including labor and materials?	
	\$ [, [] (RECORD TO NEAREST DOLLAR.)	38-

66-6

ow, w	we would like to talk about other items <u>inside</u> your house.	
.6(a)	Is there anything else on the inside of your house that needs repair?	
	YES	
	NO **GO TO A6(c)**	42
	DON'T KNOW **GO TO A6(c)**	
6(b)	What needs to be done?	43-
		45-
		<u> </u>
6(c)	During the past 12 months, was any (other) work done to the inside of this house (apartment)? Include all work even as minor as replacing a bathroom wall tile.	
•	YES	
	NO **GO TO A6(g)**	49
	DON'T KNOW **GO TO A6(g)**	
6(d)	What was repaired or serviced?	
		50~
		52-
		54-
5(e)	Who made most of these repairs:	
	HEAD/SPOUSE	
	RELATIVE IN HOUSEHOLD	
	NONRELATIVE IN HOUSEHOLD	
	RELATIVE NOT IN HOUSEHOLD	56
	FRIEND/NEIGHBOR	
	HIRED LABOR/CONTRACTOR	
	OTHER (Specify)	
i(f)	How much did it cost to make these repairs, including labor and materials?	
· .	\$ (RECORD TO NEAREST DOLLAR.)	57-
;(g)	Is there anything in this house that you think is dangerous, such as faulty wiring or loose stairs?	
	YES	
	NO **GO TO A7(a)**	61
	IF YES, PROBE	62-6
		64-

. -----

24-1

•	IF ROOF NOT MENTIONED: When was the last time that you had work done on the roof?	
(4)	when was the last time that you had work done on the root:	
	19	26
	NEVER	
(b)	What kind of repair was done?	
		28
		30
•	Does this house need improvements to its security, such as locks?	
	YES	
	NO	32
. •	If YES: What Improvements? CIRCLE ALL THAT APPLY:	
	DOOR LOCKS	33
	, WINDOW LOCKS	34
	OTHER (SPECIFY)	35
(I	ow, talking about any (ALL) repairs made in the last 12 months, IF NO REPAIRS MADE, CHECK BOX AND **GO TO Al3**)	. □ 36
J.	Who paid for most of the repairs made in the last 12 months?	
	HEAD/SPOUSE	
	RELATIVE IN HOUSEHOLD	
	NONRELATIVE IN HOUSEHOLD	
	RELATIVE NOT IN HOUSEHOLD	37
	FRIEND/NEIGHBOR	
	OTHER (Specify)6	
l.	Did you borrow any money to pay for these repairs?	
	YES	
	NO	38
	DON'T KNOW	

2(a)	Are you satisfied with the repairs the	at were m	ade?		
	YES **GO TO A13**			2	39
2(b)	IF NO:				
	Why are you dissatisfied?				<u> </u>
					42-
3.	Overall, of all the things that <u>need</u> redone first?	epair, wh	at do y	ou think should be	
					46-
4.	What repair needs should be done second	1?			48 - 50-
5 .	What is the main reason these repairs h	ave not	been ma	de?	52-
,			•		54- 56-
	As of today, would you (or anyone curre READ ALL RESPONSES TO CLIENT: PROVIDE				
	Change a lightbulb	YES	<u>NO</u> 2	DON'T KNOW	58
	Replace a blown fuse	1	2	8	59
	Do painting inside the house	1	2	8	60
	Replace a broken window	1	2	8	61
	Rehang a lopsided door	1	2	8	62

PART B. INCOME INFORMATION

In order for this agency to perform repair services, or to refer you to other agencies that repair homes, we must ask you for income information.

	YES	NO				PER WEEK	PER MONTH	PER YEAR	
(a) Social Security	1	2	\$ 🗌	,		1	2	3	63
(b) SSI	1	2	\$ 🔲	<u>,</u>		1	2	3	6
In the past 12 months, member of your family whave any (other) income dividends, rental money wages, public assistant	nho lives , such a / from a	with s int board	you) erest, er,						
IF NO, CHECK BOX ** GO	TO B3**.	• •	• • □					Blan	75 16 76 14 · 7
	YES (CODE THAT A					PER WEEK	PER MONTH	PER YEAR	
(c) Interest, dividends	1		\$ <u></u>	,□!		1	2	3	8
(d) Rental income from boarders	1		\$ 🔲	,[]]_	1	2	3	14
(e) Wages	1		\$ 🔲	.□.		1	2	3	20
(f) Public assistance .	1		\$ 🔲	, 🗆 [1	2	3	26
(f.1) If public assista any part provided spec	-	:							
cally for shelter and utilities?	1		\$ <u></u>	, 🗆 [1	2	3	32
(g) Pension/retirement fund	1		\$ 🔲	<u>,</u> [1	2	3	38
(h) Any other kind of income; specify:	1		\$ 🔲	<u>,</u> [1	2	3	44

IF RESPONDENT'S INCOME IS OVER PROGRAM LIMIT, TERMINATE INTERVIEW.

PART C. HOUSING DATA

	19 5	54 - 5
2.	Do you own this house free and clear, or do you still make mortgage payments?	
	FREE AND CLEAR **GO TO C4**	-
	MORTGAGE PAYMENTS	56
3.	What are your monthly mortgage payments?	57-
3(a)	Does this include property taxes?	
	YES **GO TO C4(a)**	
•	NO	60
.	What are your annual property taxes? NET OF \$ /YEAR	61-
1(a)	Do you receive a property tax abatement or refund?	
	YES	65
;.	Do you make payments for homeowner's insurance?	
	YES	66
•	\$ per MONTH	67- 70 71- 1- 7
•	On the average, how much do you pay for utilities each month? Let's start with electricity? On the average, how much do you pay for electricity per month.	
	a. Electricity \$ \Box MONTH	8-
	b. Natural gas \$ \bigcup \bigcup \month	11-
	c. Oil, kerosene, or wood \$ \[\] \[\] /YEAR	14-
	d. Water and sewer charges \$ \bigcap \bigcap \bigcap \lambda YEAR	17-
	e. Other municipal services \$ \[\begin{align*} \begin{align*} \text{YEAR} \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\	20-

PART D. FAMILY AND HEALTH ow I'd like to ask a few questions about you and your family. Are you currently married, separated, divorced, widowed, or have you ever been married? Married and living with spouse **(GO TO D2(a)** 123 1(b) IF SEPARATED, DIVORCED, OR WIDOWED: How many years have you been (separated, divorced, widowed)? YEARS 24-2 2(a) What is your current employment status? 26 OTHER (SPECIFY) 2(b) IF MARRIED AND LIVING WITH SPOUSE What is your spouse's current employment status? OTHER (SPECIFY) .. . 3. What is the highest grade of school you completed? COUNT COLLEGE, GRADUATE, AND VOCATIONAL SCHOOL YEARS. Grade Com

• • • • • • • • • • • • • • • • • • • •	
Unemployed or laid off	
Keeping house	,
Retired	27
Disabled, unable to work	
OTHER (SPECIFY) 6	>
What is the highest grade of school you completed? COUNT COLLEGE, GRADUATE, AND VOCATIONAL SCHOOL YEARS.	
Grade Completed	28-2
How many <u>family members</u> (sisters, brothers, sons, daughters) live in this community?	
☐ ☐ MEMBERS	30-3.
. 57	

4.

	YES						1	
	NO **GO TO D6(a)			• •			2	ı
(b)	IF YES, PROBE FOR DIFFICULTIES.	HE	AD	SPO	JSE	OTH	ER	•
		YES	NO	YES	NO	YES	NO	
- {	PROBLEMS GETTING INTO OR OUT OF HOUSE	1	2	1	2	1	2	Ì
	PROBLEMS GETTING UP OR DOWN STAIRS	1	2	1	2	1	2	
	PROBLEMS GETTING IN OR OUT OF BATHTUB/							
	SHOWER	1	2	1	2	1	2	
	OTHER (SPECIFY)	1	2	1	2	1	2	
1								J
	YES							
IF '								
IF '	NO **GO TO D7(a)**							
IF '	NO **GO TO D7(a)**							
What	NO **GO TO D7(a)**	· · ·		• • •	-			
What	NO **GO TO D7(a)**	· · ·		• • •	-			
What	NO **GO TO D7(a) **	ou t	aken	part	in?	YES	2	
What	NO **GO TO D7(a)**	you t	aken	part	in?	YES 1	2	
What	NO **GO TO D7(a)**	you t	aken	part	in?	<u>YES</u> . 1	NO 2	
What	NO **GO TO D7(a) **	70u t	aken	part	in?	YES . 1 . 1 . 1	NO 2 2	
What	NO **GO TO D7(a)**	70u t	aken	part	in?	YES 1 1 1 1 1	NO 2 2 2 2	

THANK RESPONDENT AND TERMINATE INTERVIEW.

PART X: INTERVIEWER COMMENTS (To be completed after Interview)

Respondent's understanding of the questions was:			
Excellent		1	
Good		2	
Fair		3	55
Poor	• •	. 4	
Respondent's memory of repairs made in the last year was:			
Excellent		1	
Good		2	
Fair		3	56
Poor		4	
Please assess the health status of the respondent:			
Fully ambulatory; no evidence of physical disability		1	
Some impairment of functioning evident (deafness,			
arthritis, use of came, etc.) but can still function			
independently	•	2	
Disability evident, requiring some outside assistance			
in the performance of daily tasks (needs help shopping,			57
needs assistance in climbing stairs, etc.)	•	3	
Major disability; requires assistance in all daily tasks			
(constant nursing, confined to bed, live-in companion,			
etc.)	•	4	
Does the client use any of the following:			

-												USE APPARENT	USE NOT APPARENT	
Glasses	•	•	•	· •	•	•	•	•	•	•	•	1	2	
Hearing Aid	•	•	•	•	•	•	•	•	•	•	•	1	2	
Cane	•	•	•	•	•	•	•	•	•	•	•	1	2	
Crutches	•	•	•	•	•	•	•	•	•	•	•	1	2	
Walker	•	•	•	•	•	•	•	•	•	•	•	1	2	
Wheelchair.	•	•	•	•	•	•	•	•	•	•	•	1	2	
Braces	•	•	•	•	•	•	•	•	•	•	•	1	2	
Other					•	•			•		•	1	2	

CIRCLE ALL THAT APPLY

is cn	ne respondent:	
,	(a) Functionally blind	OT APPARENT 2 66
((b) Functionally deaf	2 67
Respo	ondents Race:	
W	White, except Hispanic	1
B :	Black, except Hispanic	2
H	dispanic	3 68
Aı	American Indian or Alaskan Native	4
A	sian or Pacific Islander	5
	e record any other comments or special instructions about t feel are important for the staff to know:	his client
	-	
		

ΨE:	•											_				I.D.#2				
TREET:												_				INSPECTOR:				
												_				DATE:		-19	_	
																TIME IN:	:_		а _ Р	3
ouse I	nspect	ion														TIME OUT:	: _		а Р	•
		-			Но	me	R	ep	ai	r	De	mo	nstr	ation	for the E	lderly				
Exteric Bi Wo	etached ow House ther or Surfa rick ood iding	ice	•	•	•	•		•	•	•	•	•	2 3 1 2	6.	No . Basement? Yes. No .		• •		• •	. 1
A:	sonry sbestos ther:												5	8.	Number of	Units:		•		
	Specify ombinati			_							_	_	6	9.	Number of	Rooms (excl. bat	hs)	•		
C	Specify	/: <u> </u>		_								_	7	10.	Number of	Baths:		•	• •	
We	uction T ood Fran II Mason	ne	•	-	_	_				-		_	-	11.	Number of	Bedrooms:	• •	•		
		iry	•	•	•	•	•	•	•.	•	•	•	2	12.	Estimated	Property Value.	\$ <u> </u>			,000
Sarage Y N	es		•	•	•	•	•	•	:	•	•	•	1 2	13.	Estimated	Year Built	•	_	<u>(y</u>	ear)

•

61

Code COST OF REPAIRS in small boxes STRUCTION: Describe repair in larger boxes. Note REPAIR CODES and MATERIAL/CONDITION. REPAIR CODES: * Hazardous ✓ Satisfactory COST CODES: R Repair 1 Less than \$100 + Replace/Add 2 \$100 - \$200 P Paint 3 Over \$300 W Weatherstrip - Not Applicable SIDE(S) FRONT REAR Foundation Exterior Wall Exterior Door Exterior Window 'orches, Steps, itoop, Rails lther ROOF STORM DOORS AND WINDOWS All Some None toof/Flashing 9. Storm 1 Doors 2 3 Caulking

10. Storm

Windows 1

2

3

omment:

utters/Spouts

1 1 2			•				
2	-						
						•	
3							
4				·			
5							
6							
7							
8							
9							
nt:	60-68	69-77 (78-80) blank 1-6 2 7	8-16	17-25	26-34	35-43	44-52

100M	21 DWV PIPIN FITTI	1G/1	22 HOT/CO PIPING FITTING	15	23 3 FIXTURES		CIRCLE PRIMARY TYPE	AI	R	нот	WATER	STEAM
							OIL	1			5	9
ITCHEN							GAS	2	2	1	б	10
•		 	-		<u> </u>	\dashv	ELECTRIC	3	}		7	11
RST THROOM		<u></u>			· L		OTHER	4			8 ———	12
COND					. [CENTRAL S	YSTEM?		'ES NO		1
THROOM		_					31 PIPING OR	DUCTS		32 EQU1	PMENT	V
HER:					L	-					_	: :
MMENT:							33 WATER HEAT TYPE: GAS . OIL . ELECTION		. 1 . 2 . 3			
	ELE	СТ	RICA	L				0 T	HER	'AR	EAS	
MBER O	F PANELS	:			• •		61	BASEM	ENT (CRAWL)	ATT	IC (CRAWL)
PE OF FUS	E BOX	• • •			1		MOISTURE					
_	CUIT BRE		• • • •	• •	²		62 TERMITES/ ANTS/ RODENTS					_
PAIRS:						-	63 STRUCTURE					
	s T	ΑI	RWAYS			_		IN	SUL	. A T I	0 N	
		51 U	PSTAIRS	52	BASEMENT STAIRS		71	YES	МО	DK		
EPS							BASEMENT/ FLOOR	1	2	3		
			.]				72 ATTIC/ CEILING	1	2	3		
	·-·						73 WALLS	1	2	3		
ints:				-	, 6							

ent ID # 3	1 1	Work S	cheduled for	: 							
neowners Name:			. Starting Date: \//								
ress:			tarted:								
Zip Co			tion Date:								
ephone:			cmpleted:								
e of Order:	<u>:</u>	Tota1	Time Require	d:							
Description of Work:			,								
i descripcion di mark.											
	•				-						
	<u>-</u>				-						
Job Assigned to:	Labor	Но	urs	labor	Cost						
don Assigned to.	Rates/Hr	Estimate	Actual	Estimate	<u> Actua</u>						
		<u> </u>	<u> </u>	1	Ī						
	!	<u> </u>	İ	<u> </u>]						
		Total	Hours	l I Totali abor (706+ 5						
		10021	1	i rotar caudi (
		<u> </u>	<u> </u>								
		<u> </u>	<u>. </u>	<u>,</u>	<u>.</u> !						
		Total	Hours	Total Labor (CostS						
Materials & Special Top	le Mandad	Quantity	Unit Cost	Matari	al Cost						
Marchial a precial 100	12 465050	Quantity	i on c cese	Estimate	Actua						
] 	<u> </u>							
			Tota	Matarial Co	15T 5						
					_						
			Tota	i Material C	ost Si <u>.</u>						
Total L	abor Costs,	All Repairs	(This Page)		_ s <u></u>						
Total Mata	rial Costs,	All Repairs	(This Page)		S						
	Total Co	ists, All Re	pairs (Labor	+ Materials)	\$						
Inspected By:		Cata:									

	Client ID # 4 4
	(Circle One) Callback
reowners Name: iress: Zip Code: ephone:	
EMERGENCY: se of Emergency:	IF CALLBACK: REASON FOR CALLBACK - Circle One Defective Material
	Cause of Problem Uncertain
RIPTION OF PROBLEM:	
RIPTION OF WORK:	
COST: Hrs X COST:	\$00
INSPECTED BY:	DATE 66

I.D. 5 2
OMB APPROVED #2528-0098
interviewer
DATE OF INTERVIEW
HOME MAINTENANCE DEMONSTRATION
FOR THE ELDERLY
(Contract HC-5254)

2

3

(

Participant Survey

GET THIS DATA FROM THE AGENCY FILES

HOUSEHOLD COMPOSITION						
LIST ONLY BY RELATIONSHIP TO HEADS (e.g., SPOUSE, SISTER, ETC.) SEX	AGE*	ASTERISK RESPONDENT			
HEAD:						
					Ť	Ι
	++				+	
					<u> </u>	<u> </u>
					<u></u>	
*Add 2 years to Enrollment For	m figures	•				
CIRCLE IF NOT SAME AS RESPONDENT	TO ENROLI	MENT INTERVI	EW 1			
CIRCLE IF RESPONDENT DOES NOT LI	VE IN HOUS	SE	1			
(CUT ON	-					
NAME:						
STREET:						
CITY:						
STATE:ZIP:						
PHONE:	LENGTH O	? INTERVIEW:	(MINUTES)			

PRIVACY ACT ADVISORY STATEMENT

The Privacy Act requires that the following information be given to all persons interviewed in the course of this project.

The general authority to conduct this interview is provided by Public Law 91-609, Title V, Sections 501 and 502.

The purpose of this interview is to collect information from homeowners who have participated in the Elderly Home Maintenance Demonstration Program to obtain their evaluation of the services provided by the program, to learn what home repair needs were and were not met by the program, and to elicit their suggestions on how the program might be improved. The information will be used by Urban Systems Research & Engineering, Inc. to prepare a report to the Department of Housing and Urban Development on the program.

The information you provide will be kept totally confidential. Nothing you say will be revealed to (Name of Local Agency); neither will you or any other individuals be identified in our report to HUD.

Your participation is entirely voluntary and if you do agree to be interviewed you may choose not to answer specific questions. There is no penalty to you for not answering any or some of the questions. Although you are not required to participate, your consent and answers to questions would be much appreciated and would contribute significantly to the reliability of research findings.

Before talking about your participation in (NAME OF AGENCY)'s home maintenance and repair program, we are interested in how people feel about their neighborhoods and their homes in general.

1.	Considering everything, what would you say about your neighborhood (community) as a place to live? Would you say it is an excellent place to live, good, fair or poor place to live	
	EXCELLENT. GOOD. FAIR. POOR. DON'T KNOW.	1 2 3 4 8
2.	Now I'd like to ask you about your house as a place to live. In general how satisfied are you with your house as a place to live? Would you say that you are very satisfied, somewhat satisfied, somewhat dissatisfied, or very dissatisfied with your house as a place to live?	
	VERY SATISFIED	1 2 3 4 8
3.	Overall, what would you say is the state of repair of your house right now? Is it in excellent, good, fair or poor condition?	
	EXCELLENT. GOOD. FAIR. POOR. DON'T KNOW.	1 3 4 8
	Now I'd like to ask you about the repairs which (NAME OF AGENCY) did on your house. According to my records, (NAME OF AGENCY) did the following work on your house. (ENTER REPAIRS MADE PRIOR TO INTERVIEW VISIT FROM WORK ORDERS, CALLBACKS, AND EMERGENCY FORMS)	
	Year 1: (1)	
	(2)	
	(3)	_
	(4)	
	(5)	

		(6)	
(8) (9) (10) Year 2: (1) (2) (3) (4) (5) (6) (7) (8) (9) (10) 4a. Does that seem correct to you? YES.(SKIP TO 5a)		(7)	
(9) (10) Year 2: (1) (2) (3) (4) (5) (6) (7) (8) (9) (10) 4a. Does that seem correct to you? YES.(SKIP TO 5a)		•	
(10) Year 2: (1) (2) (3) (4) (5) (6) (7) (8) (9) (10) 4a. Does that seem correct to you? YES.(SKIP TO 5a)		•	
Year 2: (1) (2) (3) (4) (5) (6) (7) (8) (9) (10) 4a. Does that seem correct to you? YES.(SKIP TO 5a)			
(2) (3) (4) (5) (6) (7) (8) (9) (10) 4a. Does that seem correct to you? YES.(SKIP TO 5a)			
(3) (4) (5) (6) (7) (8) (9) (10) 4a. Does that seem correct to you? YES.(SKIP TO 5a)			
(4) (5) (6) (7) (8) (9) (10) 4a. Does that seem correct to you? YES.(SKIP TO 5a)		(2)	
(5) (6) (7) (8) (9) (10) 4a. Does that seem correct to you? YES.(SKIP TO 5a)		(3)	
(6) (7) (8) (9) (10) 4a. Does that seem correct to you? YES.(SKIP TO 5a)		(4)	
(6) (7) (8) (9) (10) 4a. Does that seem correct to you? YES.(SKIP TO 5a)		(5)	
(7) (8) (9) (10) 4a. Does that seem correct to you? YES.(SKIP TO 5a)			
(8)			
(9) (10) 4a. Does that seem correct to you? YES.(SKIP TO 5a)			
(10)			
4a. Does that seem correct to you? YES.(SKIP TO 5a)			
NO	4a.		
NO		VDC (CVTD MO 5-)	
4b. If no, explain			
		DON'T KNOW. (SKIP TO 5a) 8	
5a. Which do you think was the most important repair that was made?	4b.	If no, explain	
5a. Which do you think was the most important repair that was made?			<u> </u>
5a. Which do you think was the most important repair that was made?			
Ja. Whiteh do you think was the most important repair that was made.	5= .	Which do you think was the most important vansing that was made?	
	٠	zo. do los misir ado cue mose importante repart entre ads made.	

5b•	Why was this repair important to you?	
		4 4
	·	
		4€
6a.	Which do you think is the next most important repair that was made?	
		48
6b.	Why was this repair important to you?	277.27
		50
		52
7a.	How were the repairs that were done selected? Were:	
	-all the repairs suggested by yourself? (SKIP TO 8) 1 -all the repairs suggested by (NAME OF AGENCY)(SKIP TO 8) 2 -a combination of repairs suggested by both yourself and (NAME OF AGENCY)	54
	IF REPAIRS SUGGESTED BY CLIENT AND AGENCY:	
7b•	Was the combination of repairs done the result of total agreement between yourself and (NAME OF AGENCY) or a compromise agreement?	
	TOTAL AGREEMENT	55
8a •	Overall, were you satisfied or dissatisfied with the repairs that were made?	
	SATISFIED (SKIP TO 9a)	56

IF DISSATISFIED IN Q. 8a

8b.	Why weren't you satisfied with the repairs?	
	POOR WORKMANSHIP REPAIRS INCOMPLETE OR BEHIND SCHEDULE OTHER (SPECIFY)	1
9a•	Other than the repairs made by (NAME OF AGENCY) in the first and second years, did you ever call the agency to fix work that wasn't done properly, for emergencies, or for any other additional repairs?	E
_	YES NO (SKIP TO 10)	2
L	IF YES IN Q. 9a	
9b•	What was the reason why you called? (CIRCLE ALL THAT APPLY)	
	EMERGENCY REPAIR(S) CALLBACK (POOR WORKMANSHIP) ADDITIONAL WORK. OTHER (SPECIFY)	1
9c •	Did the agency send someone to your home within 48 hours of your call?	
	YES VISITED BUT NOT PROMPTLY (More than 48 hours) DID NOT VISIT AT ALL DON'T KNOW.	3
10.	If you had to pay for the repairs that (NAME OF AGENCY) did for you in the past two years, how much do you think it would have cost? Would you say?	
	\$250-500 \$500-1,000	1 2 3 4 5 8
lla.	If you were not participating in this program, would you have had all the repairs done anyway, some of the repairs, or none of the repairs?	
	ALL (SKIP TO 11b) SOME (SKIP TO 11c) NONE (SKIP to 11e) DON'T KNOW (SKIP to 12a)	1 2 3

6.

		YES	NO	
[Self/spouse	1 1 1 1	2 2 2 2 2	
11c.	Which repairs would you have made anyway?			
	minen reputation weeks you have made anyway.			
	·	-		
		_		
]		
		_		
11d.	I.D. 5 2 Who would do these repairs? (CIRCLE ALL THAT APPLY)	2]	
		YES	NO	
	Self/spouse	1	2	
	Friend or relative living in house	ī	2	
	Friend or relative not living in house	1	2	
	Private contractor	1	2 2	
	outer (bracifi)	_	2	
lle.	Why would you $\underline{\text{not}}$ do some or all of the repairs? (CIRCLE APPLY)	ALL	THAT	
			Yes	Ν'n
			-63	
	LACK OF FINANCIAL RESOURCES		1	2
	INABILITY TO FIND SOMEONE TO DO THE WORK		_	2
	REPAIR NOT IMPORTANT OR NECESSARY			2
	UNABLE DUE TO HEALTH PROBLEMS	• • • •		2
	OTHER (SPECIFY)	• • • •	1	2

1: 1: 1: 1: 1:

11b. Who would do these repairs? (CIRCLE ALL THAT APPLY)

111.	important?	ED): Which re	eason is the most	
	LACK OF FINANCIAL RESOURCES. INABILITY TO FIND SOMEONE TO REPAIR NOT IMPORTANT OR NECE UNABLE DUE TO HEALTH PROBLEM OTHER (SPECIFY)	DO THE WORK	• • • • • • • • • • • • • • • • • • • •	1 2 3 4 5
12a.	Have you ever had difficultic your house by private contract		get repairs made on	
	YES NO (SKIP TO 13)			1 2
Γ	IF YES IN Q. 12a, ASK Q. 12b	& C		
12b•	For what kinds of repairs diccontractors? (CIRCLE ALL TH	-	roblems getting	
		12b.	12c.	
	Repair Type	Problem	Type of Problem (USE KEY BELOW)	
ĺ	Interior Repairs	1	20-21	
ĺ	Exterior Repairs	1	22-23	
	Plumbing Repairs	1	24-25	
}	Roof/Gutter Repairs	1	26-27	
	Electrical Repairs	1	28-29	
	Heating/AC Repairs	1	30-31	
	Other	1	32-33	
12c.	(FOR EACH TYPE OF REPAIR WITH have you encountered with (TIN DATA GRID ABOVE)		•	
	KEY			
	JOBS WERE TOO SMALL FOR QUALIFIED CONTRACTORS NO DON'T KNOW HOW TO LOCATE MISTRUST ALL CONTRACTORS CONTRACTORS TOO EXPENSIVE OTHER	T AVAILABLE. CONTRACTORS		

The second secon

	Since joining this program, have that the Elderly Home Repair Program		
_	YES NO (SKIP TO 14a) DON'T KNOW (SKIP TO 14a)		2
	IF YES IN Q. 13a, ASK 13b and c		
13b.	What types of repairs were done?	(CIRCLE ALL T	CHAT APPLY)
		13b	13c
	Repair Type Repairs Yes		t of Repair E KEY BELOW)
	Interior Repairs 1	(0s	35-36
	Exterior Repairs 1	Ī	37-38
	Plumbing Repairs 1		39-40
	Roof/Gutter Repairs 1	[41-42
	Electrical Repairs 1		43-44
	Heating/AC Repairs 1	Ĩ	45-46
	Other 1		47-48
13c•	(FOR EACH TYPE OF REPAIR THAT WAS		
	KEY		
	\$0 \$1-100 \$101-250 \$251-500 \$501-1,000 \$1,001 or more DON'T KNOW	2 3 4 5	
14a.	Did (NAME OF AGENCY) offer you an agency provides, besides the Elde		
	YES NO (SKIP TO 15a) DON'T KNOW (SKIP TO 15a)		2

IF YES IN Q. 14a, ASK Q. 14b and c

14b. What kind of services did they offer? (CIRCLE ALL THAT APPLY)

14b.

14c.

•	Referral	Made	Received?
	Yes		Yes
Mod/Major Rehab			1 50-5
Weatherization	1	• • • • •	1 52-5
Housing Counseling	1		1 54-5
Other Housing Assistance (SPEC)			
	1		1 56-5
Social Service Referrals	1		1 58-5
Other (SPECIFY)	1		1 60-6
			1 62-6

- 14c. (FOR EACH REFERRAL) Did you actually receive any of these services? (ENTER RESPONSES IN DATA GRID ABOVE)
- 15a. Did (NAME OF AGENCY) refer you to any other programs available in the local area since you have enrolled in the Elderly Home Repair Program?

YES	1
NO (SKIP TO 16)	2
DON'T KNOW (SKIP TO 16)	8

IF YES IN Q. 15a, ASK Q. 15b and c

15b. To what kinds of Programs did they refer you? (CIRCLE ALL THAT APPLY)

15b

15c

	Referral	Made	Rece	ived
	Yes	•	Ye	s
Mod/Major Rehab	1		1	65-66
Weatherization	1	• • • • • •	1	6768
Fuel Assistance	1	• • • • • •	1	69-70
Tax Abatement	1	• • • • • •	1	71-7
Housing Counseling	1	• • • • • •	1	73-74
Other Housing Assistance (SPECIF	Y)			
	1	• • • • • •	1	75-76
Other (SPECIFY)			1	77-78

15c. (FOR EACH REFERRAL) Did you actually receive assistance from any of these programs? (ENTER RESPONSERS IN DATA GRID ABOVE)

	I.D. 5 2
16.	Sometimes households need to look for new places to live, for one reason or another. How important is it to you to keep living in this house?
	Extremely important
17.	Do you consider the problem of keeping up with maintenance and repairs on your home a major problem for you, a minor problem, or not a problem?
	MAJOR
17a.	Has this maintenance and repair program affected your ability to remain in this house?
	YES
	IF YES IN Q. 17a, ASK Q. 17b
17b.	Why?
18.	I am going to read you a list of problems that some elderly people have in trying to retain their homes. Please tell me if any of these are problems for you, or if there is some other problem that causes you difficulty.
ī	Problems of security and neighborhood crime
	TE NO EMBRES IN A. TO! BUTE TO A. TO!

1.

IF NO PROBLEMS IN Q. 18, SKIP TO Q. 20

19.	Which of these do you consider the biggest problem?
	Problems of security
	utilities, taxes, and so on
	Problems keeping the house clean 5
	A problem not mentioned above (SPECIFY) 6
20.	Does your home still need additional repairs?
	YES
	NO (SKIP to 24)
	IF YES, ASK Q. 21, 22 and 23
21.	What minor repairs does your house still need most? (CIRCLE ALL THAT APPLY)
	ROOF REPAIR
	INSULATION/WEATHERIZATION REPAIR
	PLUMBING REPAIR.
	ELECTRICAL REPAIR.
	FOUNDATION, WATERPROOFING REPAIR
	WINDOW REPAIR
	INTERIOR OR EXTERIOR PAINTING
	OTHER INTERIOR REPAIR (DOORS, WALLS, FLOORS, ETC.)
	OTHER EXTERIOR REPAIR (PORCHES, GUTTERS, ETC.)
	ETC.)
	SECURITY-RELATED REPAIR (LOCKS, ETC.)
	STEPS, ETC.)
	OTHER (SPECIFY)
	DON'T KNOW
22.	How much do you think it would cost to do all the minor repairs your house needs? Would you say:
	Less than \$200
	\$200-500
	\$500-1,000
	More than \$3,000 5
	DON'T KNOW

WAY ALL ALL ALL ALL ALL ALL ALL ALL

23.	make larger types of repairs on their homes is a Deferred Loan Program. In a deferred loan program a homeowner receives a loan at a low-rate of interest to make needed repairs. The homeowner is not required to make any payments on the loan as long as he/she lives in the house. When the house is transferred to a new owner, the loan amount, plus accumulated interest, is repaid in full. If you were offered the opportunity to participate in a Deferred Loan Program, would you be interested in participating?	
	YES NO DON'T KNOW	1 2 8
24.	This program has been part of a home maintenance experiment. If the experiment were repeated, with a membership fee of \$10, would you consider participating again?	
	YES (SKIP TO 26) NO DON'T KNOW (SKIP TO 26)	1 2 8
25.	Why would you not participate in the program?	
7	DISSATISFIED WITH REPAIRS MADE IN PROGRAM NO NEED; ALL REPAIRS TAKEN CARE OF TOO MUCH INTRUSION INTO HOME OTHER (SPECIFY)	1 2 3 4
1	SKIP TO 27a	
26.	If the program experiment had asked you to contribute \$40 per year to have the repairs done, would you still have participated in the program?	
	YES	1
	NO DON'T KNOW	2 8
27a.	If you could choose to participate in a repair program similar to (NAME OF AGENCY's), would you prefer:	
	One which provided free materials but let you do the work? One which provided free labor, if you purchased the	1
	materials? Or one which provided both labor and materials but at a	2
	higher cost than either of the first two options?	3
	NONEOTHER (SPECIFY)	4 5
	, , , , , , , , , , , , , , , , , , , ,	-

3 5

27b.	Why		
28.	Overall, if you were to advise a friend of yours about participating in the (NAME OF AGENCY) program, would you strongly recommend it, mildly recommend it, or not recommend at all?	it	
	STRONGLY RECOMMEND	1 2 3 8	
29.	To help us evaluate the effectiveness of this program, we woullike to know your approximate monthly household income, from all sources. Please look at this card, and tell us the number which best describes your household income each month. Your answer to this question, like all others, will be kept confidential. (SHOW CARD)		
	Less than \$200. \$200-400. \$400-600. \$600-800. \$800-1,000. \$1,000-1,200. \$1,200-1,400. \$1,400-1,600. Over \$1,600.	1 2 3 4 5 6 7 8 9	
30a.	Do you (RESPONDENT) have any health problems you consider serious now?		
_	YES NO (SKIP TO 31)	1.	
30ъ.	What type of health problem is it?		
		\neg	\neg
		믁	
			_

5.

31a.	Does [SPOUSE] or other family member in this household have a health problems you consider serious now?	any	
	YES NO (SKIP TO 32)		
	IF YES IN Q. 31a, ASK Q. 31b		
31b.	What type of health problem is it?		
		$\overline{}$	
		_	<u> </u>
32•	Can you provide us with any suggestions as to how this programight be improved?	am	
	·		

E

PART X: INTERVIEW COMMENTS (To be completed after Interview)

xı.	Respondent's understanding of the questions was:	
	EXCELLENT. GOOD. FAIR. POOR.	1 2 3 4
х2.	Respondent's memory of repairs made in the last two years was:	
	EXCELLENT. GOOD. FAIR. POOR.	1 2 3 4
хз.	Please assess the health status of the elderly homeowner:	
	Fully ambulatory; no evidence of physical disability Some impairment of functioning evident (deafness, arthritis, use of cane, etc.) but can still function independently	1 2
	Disability evident, requiring some outside assistance in the performance of daily tasks (needs help shopping,	
	needs assistance in climbing stairs, etc.)	3
	etc.)	4
X4.	Does the client use any of the following: CIRCLE ALL THAT APPLY	
		_

	USE APPARENT	USE NOT APPARENT
	,	2
Glasses	1	2
Hearing Aid	1	. 2
Cane	1	2
Crutches	1	2
Walker	1	2
Wheelchair	1	2
Braces	1	2
Other (Specify)	1	2

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X5. Is the respondent:

		YES	NOT APPARENT
(a)	Functionally blind	1	2
(b)	Functionally deaf	1	2

Interviewer comments:
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Appendix F

Cost Level of Client Home Repair Needs by Repair Type

for:

- Cincinnati
- Cleveland
- Boston
- Greensboro
- Hot Springs
- Philadelphia
- San Francisco

Exhibit F-1
Cost Level of Client Home Repair Needs
by Repair Type; Cincinnati

Repair Type Needed	Less than \$100		\$100 to \$300		More than \$300	
	% of homes	mean repairs/ home	% of homes	mean repairs	% of homes	mean repairs/
xterior Repairs	36-1	0.64	3.3	0.03	12.3	0.26
oor Repairs including locks)	29.5	0.37	1.6	0.02		-
orch Repairs	41.8	0.52	6.6	0.07	8 • 2	0.10
oof Repairs	68.9	1.08	0.8	0.01	4.9	0.06
indow Repairs	56-6	1.63	0.8	0.02	0.8	0.02
eatherization Repairs	18.0	0.18			2.5	0.02
nterior Repairs	54.1	1.88	5.7	0.20	2.5	0.13
itchen Plumbing Repairs	63.9	0.95	0.8	0.01	3.3	0.03

Exhibit F-1 (continued)

Repair Type Needed	Less than \$100		\$100 to \$300		More than \$300	
	% of homes	mean repairs/ home	% of homes	mean repairs home	s of homes	mean repairs/ home
Bethroom Flumbing Repairs	60.7	0.88			0.8	0.01
Electrical Repairs	27.9	0.46	1.6	0.05	4.9	0.20
Stairway Repairs	7.4	0.09	**			
Heating Repairs	8.2	0.09	0.8	0-01		
Structural Repairs	1.6	0.02			0.8	0.01
Other Repairs	32.8	0.36			4.9	0.05
111 Repair Needs		9.15		0.42	**	0.89

Cost Level of Client Home Repair Needs
by Repair Type; Cleveland

Repair Type Needed	Less than \$100		\$100 to \$300		More than \$300	
	% of homes	mean repairs/ home	of homes	mean repairs	% of homes	mean repairs/ home
xterior Repairs	14-8	0.21	5.9	0.10	9.6	0.26
oor Repairs including locks)	44.4	0.73	3.0	0.03		
orch Repairs	31.1	0.38	17.0	0.18	11.1	0.12
oof Repairs	21.5	0.23	4.4	0.04	8.1	0.09
indow Repairs	61.5	2.14	1.5	0.03		••
satherization Repairs	19.1	0-19	0.7	0.01	2.2	0.02
nterior Repairs	70.4	2.40	10.4	0.12	2.2	0.03
tchen Plumbing Repairs.	21.5	0.25	1.5	0.02		

Exhibit F-2 (continued)

Repair Type Needed	Less than \$100		\$100 to \$300		More than \$300	
	% of homes	mean repairs/ home	% of homes	mean repairs	% of homes	mean repairs/
Sathroom Plumbing Repairs	28-1	0.40	0.7	0.01		
lectrical Repairs	40.0	0.71	1.5	0.01	0.7	0.01
tairway Repairs	39.3	0.57	1.5	0.01	••	••
eating Repairs	10-4	0.13				••
tructural Repairs	0.7	0.01	1.5	0-01	1.5	0.01
ther Repairs	1.5	0.01	4.4	0-04	5.9	0.07
ll Repair Needs		7.98		0.61		0.61

Exhibit F-3

Cost Level of Client Home Repair Needs
by Repair Type; Boston

Repair Type Needed	Less than \$100		\$100 to \$300		More than \$300	
	% of homes	mean repairs/	% of homes	mean repairs	% of homes	mean repairs/ home
Exterior Repairs	23-1	0.36	5.0	0.06	5-0	0-07
Door Repairs (including locks)	34.7	0.48	1.7	0.02		
Porch Repairs	28.1	0.35	14.0	0.16	13-2	0.13
Roof Repairs	26.4	0.29	13.2	0.14	13.2	0-14
Window Repairs	63.6	2.08				
Weatherization Repairs	8.9	0.09	8.9	0.09	31.5	0.31
Interior Repairs	55.4	1.53	17.4	0.27	2.5	0.04
Kitchen Plumbing Repairs	21.5	0.25				

Exhibit F-3 (continued)

Repair Type Needed	Less than \$100		\$100 to \$300		More than \$300	
	% of homes	mean repairs/	% of homes	mean repairs home	% of homes	mean repairs/
Bathroom Flumbing Repairs	23.1	0.24	3.3	0-03	0.8	0.01
Electrical Repairs	28.1	0.46	8.0	0.02	2.5 '	0-02
Stairway Repairs	15.7	0.21	2.5	0.02	0-8	0-02
Heating Repairs	12.5	0.02	0.8	0.01	0.8	0.01
Structural Repairs	11.6	0.11	0.8	0.01		
Other Repairs	1.7	0.02	3.3	0.03	6.6	0.06
All Repair Needs		6.49		0.86		0.81

Exhibit F-4

Cost Level of Client Home Repair Needs
by Repair Type; Greensboro

Repair Type Needed	Less than	\$100	\$100 to	\$300	More than \$300	
	% of homes	mean repairs/ home	% of homes	mean repairs	3 of homes	mean repairs/ home
Exterior Repairs	24.0	0.35	4.8	0.10	2.7	0.10
Door Repairs (including locks)	88.4	1.68				
Porch Repairs	36.3	0.43	4-1	0.05		
Roof Repairs	14.4	0-17	4.1	0.05	1.4	0.01
Window Repairs	77.4	3.22	1.4	0.03		
Veatherization Repairs	44.9	0-45	2.7	0.03		
Interior Repairs	91.1	3.16	16.4	0.20	2.7	0-04
Citchen Plumbing Repairs	52.7	0.70	0.7	0.01		

Exhibit F-4 (continued)

Repair Type Needed	Less than	\$100	\$100 to	\$300	More than \$300	
	of homes	mean repairs/	% of homes	mean repairs	% of homes	mean repairs/
Bathroom Flumbing Repairs	62.3	0.85	1.4	0.01		
Electrical Repairs	17.1	0 - 26	1.4	0.01		
Stairway Repairs	5.5	0.07	0.7	0.01		
Heating Repairs	3.4	0.03	0.7	0.01		
Structural Repairs	0.7	0.01	0.7	0-01	2.1	0.02
Other Repairs	5.5	0.05	1.4	0.01	1.4	0.02
All Repair Needs		11.43		0.53		0.19

Exhibit F-5

Cost Level of Client Home Repair Needs
by Repair Type: Hot Springs

Repair Type Needed	Less than	\$100	\$100 to \$	1300	More than	a \$300
	% of homes	mean repairs/	% of homes	mean repairs	s of homes	mean repairs/
xterior Repairs	5.1	0.07	8.5	0.18	5.1	0.11
oor Repairs including locks)	60.7	0.94	2.6	0.03	0.9	0.01
orch Repairs	29.9	0.34	6.8	0.07	6.8	0.07
oof Repairs	9.4	0.09	2.6	0.02	3.4	0.03
indow Repairs	35.9	0.79	5-1	0.07	2.6	0.04
eatherization Repairs	0.8	0.01		•••		
nterior Repairs	50.4	1.34	12.8	0.20	4.8	0.08
tchen Plumbing Repairs	45.3	0.53	1.7	0.02	2.6	0.05

Exhibit F-5 (continued)

Repair Type Needed	Less than	\$100	\$100 to	\$300	More than \$300	
Ī	% of homes	mean repairs/ home	% of homes	mean repairs	% of homes	mean repairs/ home
Sathroom Plumbing Repairs	41.0	0.49	0.9	0.01	2.6	0.06
Electrical Repairs	27.4	0-41	5-1	0.07		
Stairway Repairs						
Heating Repairs	1.7	0-02				
Structural Repairs			0.9	0.01	0.9	0-02
Other Repairs	0.9	0.01	1.7	0.02	1.7	0.02
ull Repair Needs		5.04		0.70		0.49

Exhibit f-6

Cost Level of Client Home Repair Needs
by Repair Type; Philadelphia

Repair Type Needed	less than	\$100	\$100 to	\$300	More than \$300	
	t of homes	mean repairs/ home	% of homes	mean repairs	* of homes	mean repairs/ home
Exterior Repairs	14.9	0.15	8-3	0-12	13.2	0.15
Door Repairs (including locks)	56-2	0.75	6.6	0.07	1.7	0.02
Porch Repairs	19.8	0-22	6.6	0.07	2.5	0-04
Roof Repairs	16.5	0-16	5.8	0.07	8.3	0.11
Window Repairs	71.9	1.94	5.0	0.05	3.3	0.04
Weatherization Repairs	10.6	0.11	2.4	0-02	3.3	0.03
Interior Repairs	82.6	2.89	9-1	0-15	5-0	0.07
Kitchen Plumbing Repairs	24.8	0.33	0.8	0.01	0.8	0.01

Exhibit F-6 (continued)

Repair Type Needed	Less than	\$100	\$100 to \$	300	More than \$300	
	• of homes	mean repairs/	% of homes	mean repairs home	% of homes	mean repairs/ home
Bathroom Plumbing Repairs	44.6	0.54	1.7	0.02	0.8	0.01
Electrical Repairs	33.1	0.56	••		2.5	0.03
Stairway Repairs	48.8	0.69			0+8	0.01
Heating Repairs	0.8	0.01	0.8	0.01	0.8	0.01
Structural Repairs	••				0-8	0.01
Other Repairs	3.3	0.03	0.8	0.01	0-8	0.01
All Repair Needs	**	8.38		0.60		0.55

Exhibit F-7

Cost Level of Client Home Repair Needs
by Repair Type; San Francisco

Repair Type Needed	Less than	\$100	\$100 to	\$300	More tha	n \$300
<u> </u>	t of homes	mean repairs/	♦ of homes	mean repairs	% of homes	mean repairs/ home
Xterior Repairs	19.3	0.28	20.0	0.27	43.7	1.04
oor Repairs including locks)	49.6	0.73	40.7	0.48	28-1	0.37
orch Repairs	11.9	0-13	15.6	0.18	28.9	0.35
oof Repairs	19.3	0.22	8.9	0.09	29.6	0.41
indow Repairs	71.1	2.32	45.9	0.85	27.4	0.67
eatherization Repairs	••	••	3.0	0.03	56.3	0.56
nterior Repairs	74.1	6-15	51.1	1.75	44.4	0.87
ltchen Plumbing Repairs	34-8	0-44	24.4	0.33	34.8	0.66

Exhibit F-7 (continued)

Repair Type Needed	Less than	ı \$100	\$100 to \$300		More than \$300	
	% of homes	mean repairs/	• of homes	mean repairs home	% of homes	mean repairs/ home
Bathroom Plumbing Repairs	28.9	0.38	20.0	0.30	34.8	0.64
Electrical Repairs	71.1	1.84	51.9	1.30	38.5	0.47
Stairway Repairs	20.7	0.27	11.1	0.12	8.9	0.13
Heating Repairs	31.1	0.41	22.2	0.29	17.0	0.21
Structural Repairs	0.7	0.01	0.7	0.01	11.1	0.12
Other Repairs	2.2	0.02	5.2	0.05	9.6	0-15
All Repair Needs		13.20		6.05		6.65

Appendix G

Supplemental Exhibits for Section 6.2, Determinants of Housing Condition

- OLS Regression Coefficients Explaining Total Number of Needed Repairs
- OLS Regression Coefficients Explaining Total Number of Needed Repairs Costing More Than \$300
- OLS Regression Coefficients Explaining Number of Needed Repairs Costing \$100 to \$300
- OLS Regression Coefficients Explaining Total Number of Needed Repairs Costing Less Than \$100
 - Mean Value of Variables in Repair Regressions
- Mean Value of Variables in Value of House Regressions
 - Regression Coefficients Explaining Value of House (VALUE)
 - Regression Variables

Table G-1

OLS Regression Coefficients Explaining
Total Number of Needed Repairs
(Standard Errors in Parantheses)

			•		CITY		
	Cincinnati	Cleveland	Boston	Greensboro	Hot Springs	Philadelphia	San Francisco
COME	0.00+ (0.00+)	0.00+ (0.00+)	0.00+ (0.00+)	0.00- (0.00+)	0.01 (0.00+)	0.00- (0.00+)	0.00- (0.00+)
LATIVE HOUSING	18.4*	-2.3 (5.1)	1.1 (3.1)	-4.0 (3.7)	1.8 (5.4)	-0.8 (3.6)	1.1 (5.4)
RRIED	-2.8 (2.0)	-5.1* (2.2)	-2.2 (2.2)	2.5 (2.6)	-2.5 (3.5)	-2.5** (1.5)	1.8 (8.6)
 E	-0.19 (0-1)	0.00+	-0.05 (0.1)	0-14 (0-1)	-0.33* (0.1)	-0.07 (0-1)	0.15 (0.3)
x	-0.3 (1.9)	-2.1 (1.8)	-1.0 (1.8)	2.6 (2.4)	-2.8 (3.3)	-0.3 (1.5)	6.1 (8-4)
USEHOLD SIZE	1.72**	1.06	-0.59 (1.2)	0.94 (1.4)	-0.12 (4.4)	0.61 (0.9)	8+3* (2+2)
AR MOVED IN	-0.05 (0.05)	0.00+	-0.04 (0.03)	0.00+ (0.05)	-0.10** (0.1)	-0.08 (0.05)	(0.2)
UCATION	-0.54** (0.3)	0.09	-0.30 (0.2)	0.00+ (0-2)	0.21	-0.04 (0-2)	-1.43 (0.5)

Table G-1 (continued)

					CITY		
	Cincinnati	Cleveland	Boston	Greensboro	Hot Springs	Philadelphia	San Francisco
OBILITY PROBLEMS	1.9	3.2** (1.6)	0.2 (1.4)	0.3 (1.4)	2.1 (2.1)	0.00-	5.9 (3.8)
HEALTH PROBLEMS	-2.5 (1.6)	-0.4 (1.7)	3.4* (1.4)	-0.2 (1.3)	-1.2 (2.1)	-1.5 (1.1)	-8.6* (4.2)
BLIND	-0.5 (3.8)	0.8 (4.3)		0.6 (2.9)	_	1.7 (2.3)	-3.5 (9.6)
EAF	-30.7* (14.5)	7.2 (6.8)	-3.1 (2.5)	2.1 (4.5)	9.5* (4.7)	-5.0 (4.2)	-10.3 (16.0)
HEALTH AID	-0.9 (2.8)	-1.2 (2.4)	-4.9* (2.0)	3.4 (2.6)	5.8* (2.6)	-0.2 (1.2)	-0.3 (6.0)
RELATIVES	0.23	0.44*	-0.09 (0.4)	0.04 (0.3)	-0.06 (0.2)	0.57** (0.3)	-0.72 (0.9)
LACK		4.0 (2.9)	2.3 (2.4)	0.1 (1.6)	1.4 (2-1)	-1.3 (1.2)	3.2 (4.3)
ISPANIC		6•7 (5•6)	-3.7 (7.1)		-		-2.0 (7.6)

Table G-1 (continued)

					CITY		
	Cincinnati	Cleveland	Boston	Greensboro	Hot Springs	Philadelphia	San Francisco
ROOMS	1.29*	1.25*	-0.07 (0.3)	1.11**	-0.71 (0.7)	1.89*	-0.34 (1.6)
YEAR BUILT	0.04	-0.18* (0.1)	0.00-	0-01 (0-04)	-0.06 (0.1)	-0.04** (0.02)	-0.41* (0.1)
UNIT TYPE		-0.5 (2.2)	-0.6 (2.1)			0.2	1.5 (5.1)
CONSTRUCTION TYPE	-0.5 (2.2)	5-3 (8-5)	0.6	-3.0 (2.8)	-9.4** (4.8)	8.9** (5.0)	
NUMBER OF UNITS	-1.67 (2.0)	0.58	-0.92 (0.9)	-7.32 (6.4)		4.92* (1.6)	-1.04 (3.8)
PANEL TYPE	0.2 (1.3)	0.00+ (1.6)	-0.8 (1.1)	0.01 (1.3)	-1.2 (2.3)	1.8**	8·2* (3·5)
NUMBER OF STORIES	-0.09 (2.2)	1.75 (2.0)	0.47 (1.5)	-2.89 (2.6)	0.15	-2.11 (1.6)	-2.19 (5.4)
SURFACE BRICK	-3.8 (2.7)	-8-0 (7-4)	2.2 (4.0)	1.0	5•4 (3•7)	-8.7 (7.0)	52.0* (19.8)

Table G-1 (continued)

	_				CITY		
	Cincinnati	Cleveland	Boston	Greensboro	Not Springs	Philadelphia	San Francisco
SURFACE SIDING	-3.0 (2-1)	1.4 (2.5)	4.0* (1.7)	-2.7 (2.0)	2.8 (2.7)		14.9 (10.3)
SURFACE MASONRY	-4.6 (6.8)	-4.5 (10.6)	1.0 (5.8)	8.6 (5.7)	8.9 (7.4)	-8.4 (7.4)	
SURFACE ASBESTOS	-2.1 (3.2)	-2.6 (3.3)	4.4* (1.5)	-1.5 (2.1)	3.4 (2.3)	1.3	29.5* (11.6)
SURFACE OTHER	-2.9 (2.4)	-0.9 (3.9)	1.2 (1.9)	2.1 (2.2)	0.4 (2.5)	-5.2 (6.2)	17.3* (8.1)
R ²	0.47	0.52	0.31	0.22	0.68	0.57	0.45
R ² (Adjusted)	0.30	0.32	0.08	-0.01	0.38	0.35	0.24
Standard Error of Regression	6-0	6.3	5.1	6.0	4.8	3.6	14.8
Sample Size	104	100	110	114	50	78	´ 96

^{*}Significance Level < 0.05.

Source: USR&E Inspection and Enrollment Files.

^{**0.05 &}lt; Significance Level <pre>

Table G-2

OLS Regression Coefficients Explaining

Total Number of Needed Repairs Costing More Than \$300

(Standard Errors in Parantheses)

	CITY									
Ì	Cincinnati	Cleveland	Boston	Greensboro	Hot Springs	Philadelphia	San Francisco			
NCOME	0.00 - (0.00+)	0.00- (0.00+)	0.00- (0.00+)	0.00+ (0.00+)	0.00+* (0.00+)	0.00-	0.00- (0.00+)			
RELATIVE HOUSING EXPENDITURES	4.3* (1.8)	0.7	0.7 (0.7)	0.1 (0.3)	1.7 (2.1)	0•2 (0•9)	0.7			
(ARRIED	-0.3 (0.5)	-0.6** (0.3)	0.1 (0.5)	0·1 (0·2)	-1.4 (1.3)	0.2 (0.4)	-0.9 (3.2)			
AGE	0.00-	-0.02 (0.02)	-0.01 (0.02)	-0.01 (0.01)	-0.05 (0.05)	0.01 (0.02)	-0.04 (0.1)			
SEX	-0.5 (0.5)	-0.2 (0.3)	-0.6 (0.4)	-0-04 (0-2)	-0.5 (1.3)	0.5 (0.4)	0.8			
HOUSEHOLD SIZE	0.78* (0.3)	0-24 (0-2)	-0.1 (0.3)	-0.05 (0-1)	-0.05 (1.7)	0.90	3.57* (0.8)			
TEAR MOVED IN	0.00-	0.00+	0.00+ (0.00+)	0.00+ (0.00+)	-0.03 (0.02)	-0-01 (0-01)	0.00+			
DUCATION	-0.11 (0.1)	0.02	-0.07 (0.05)	-0.01 (0.02)	-0.17 (0.1)	-0.02 (0.04)	-0.08 (0.2)			

Table G-2 (continued)

	CITY									
	Cincinnati	Cleveland	Boston	Greensboro	Hot Springs	Philadelphia	San Francisco			
MOBILITY PROBLEMS	0.5	0.4**	0.2 (0.3)	-0.3* (0.1)	-0.4 (0.8)	0.2 (0.3)	1.3 (1.4)			
HEALTH PROBLEMS	-0.7** (0.4)	0.3	-0.4 (0.3)	-0.02 (0.1)	-0.9 (0.8)	-0.2 (0.3)	-3.0°° (1.6)			
BLIND	-1.2 (1.0)	0-5 (0-7)		-0.3 (0.3)		0.7	1.5			
DEAF	-6.9** (3.9)	2.2** (1.1)	0.9 (0.6)	0-1 (0-4)	5.1* (1.8)	-1.3 (1.0)	-0.6 (6.0)			
HEALTH AID	-0.1 (0.8)	0.02	-0.04 (0.4)	0.07	2.4* (1.0)	-0.3 (0.3)	1.0 (2.2)			
RELATIVES	0.14 (0.1)	-0-04 (0-04)	-0.16 (0.1)	-0.01 (0.03)	0-04 (0-1)	-0.07 (0.1)	-0.69** (0.3)			
BLACK		0-2 (0-5)	0.1 (0.6)	0.2	0.4 (0.8)	-0.6° (0.3)	0.7			
HISPANIC		0.9 (0.9)	1.4				-1.2 (2.9)			

Table G-2 (continued)

					CITY		
	Cincinnati	Cleveland	Boston	Greensboro	Hot Springs	Philadelphia	San Francisco
COMS	0.21*	0.00-	0.06	-0.05 (0.05)	-0.28 (0.3)	0.19**	-0.38 (0.6)
EAR SUILT	0.01	0.00+	0-00+ (0-00+)	0.00+ (0.00+)	-0.03 (0.02)	0.00+ (0.00+)	-0.16* (0.05)
NIT TYPE		0.6 (0.4)	0.3 (0.5)			-0.2 (0.6)	-1.9 (1.9)
ONSTRUCTION TYPE	-0.9 (0.6)	0.2 (1.4)	1.7**	0.08 (0.3)	-3.0 (1.9)	2·1** (1·2)	
UMBER OF UNITS	-0.64 (0.5)	0.32	-0.20 (0.2)	0.16 (0.6)		0.50 (0.4)	0.32 (1.4)
ANEL TYPE	0.1 (0.3)	0.4 (0.3)	-0.06 (0.2)	-0.06 (0.1)	-0.5 (0.9)	0.03 (0.2)	2.3** (1.3)
IMBER OF STORIES	-0.34 (0.6)	1.17*	0.51	0.49**	-0.64 (1.8)	-0.09 (0.4)	-1.3 (2.0)
JRPACE BRICK	0-1 (0-7)	-0.6 (1.2)	-0.8	-0.4 (0.3)	1.0	-2.3 (1.7)	25.7* (7.4)

Table G-2 (continued)

					CITY		
	Cincinnati	Cleveland	Boston	Greensboro	Hot Springs	Philadelphia	San Francisco
SURFACE SIDING	-0.6 (0.6)	-0.2 (0.4)	0-4	-0+3 (0+2)	-0.1 (1.0)		6•0 (3•9)
SURFACE MASONRY	-0.3 (1.8)	-1.0 (1.7)	0.2 (1.3)	-0.5 (0.5)	3.0 (2.9)	-0.1 (1.8)	
SURFACE	-0.9 (0.9)	0.1 (0.5)	0.5	-0.02 (0.2)	0-4 (0-9)	-0.9 (1.5)	11.3* (4.4)
SURFACE OTHER	0.6 (0.7)	-0-2 (0-6)	-0.3 (0.4)	-0.1 (0.2)	-1.1 (1.0)	-1.1 (1.5)	7-3* (3-0)
R ²	0.44	0.40	0.27	0.22	0.70	0-44	0.51
R ² (Adjusted)	0.27	0.16	0.04	-0.005	0.41	0.15	0.32
Standard Error of Regression	1.6	1.0	1.2	0-6	1.9	0.9	5.5
Sample Size	104	100	110	114	-50	78	· 96

^{*}Significance Level < 0.05.

Source: USREE Inspection and Enrollment Files.

^{**0.05 &}lt; Significance Level < 0.10.

OLS Regression Coefficients Explaining
Number of Needed Repairs Costing \$100 to \$300
(Standard Errors in Parantheses)

					CITY		
	Cincinnati	Cleveland	Boston	Greensboro	Hot Springs	Philadelphia	San Francisco
NCOME	0.00+ (0.00+)	0-00+ (0-00+)	0.00+ (0.00+)	0.00+ (0.00+)	0-00- (0-00+)	0.00- (0.00+)	0.00+**
RELATIVE BOUSING EXPENDITURES	4.0* (1.7)	0.3 (1.0)	0.9	-0.6 (0.7)	0+3 (1+2)	1.8	2.6**
IARRI ED	-0.7 (0.5)	-0.6 (0.4)	0.4 (0.5)	0.3 (0.5)	0.5	0.06 (0.5)	-0.4 (2.2)
AGE	-0.05 * (0.03)	0.01 (0.03)	-0.03 (0.02)	0.00+ (0.02)	0.06** (0.03)	-0.01 (0.02)	0-16*
EX	-0.3 (0.5)	0.3 (0.4)	-0.7** (0.4)	-0.1 (0.4)	0+3 (0+7)	-0.1 (0.5)	0.4 (2.1)
OUSEHOLD SIZE	0.57* (0.2)	0.45*	-0.69* (0.2)	-0.23 (0.2)	-0.46 (1.0)	-0.16 (0.3)	1.8*
EAR MOVED IN	0.00-	0.00-	0-00+ (0-00+)	0.00+ (0.00+)	0.02	0-00+ (0-02)	· 0.03 (0.05)
DUCATION	0.00+ (0.1)	0.09** (0.05)	-0.05 (0.05)	0.00+	0.05	0.00+ (0.06)	0.00-

Table G-3 (continued)

					CITY		
	Cincinnati	Cleveland	Boston	Greensboro	Hot Springs	Philadelphia	San Francisco
MOBILITY PROBLEMS	0.4 (0.4)	0-2	0.6**	-0.2 (0.3)	0.3	-0.4 (0.4)	-0.3 (1.0)
HEALTH PROBLEMS	-0.2 (0.4)	-0.1 (0.3)	-0.05 (0.3)	0.08 (0.2)	0.7 (0.5)	0-1 (0-3)	-2.6* (1.1)
BLIND	-1.5 (0.9)	-0.01 (0.9)		-0.5 (0.5)		0.1 (0.7)	-3.2 (2.5)
DEAF	-7.2** (3.6)	0.04 (1.4)	0.3	-0.4 (0.8)	0.7 (1.0)	-1.1 (1.3)	-4.2 (4.1)
HEALTH AID	1.4**	0.6 (0.5)	-0.6 (0.4)	0.03 (0.5)	0.4 (0.6)	0.2	-0.7 (1.5)
RELATIVES	0.03	0-1* (0-04)	0.00-	0.02 (0.06)	0-02 (0-04)	0.17 (0-1)	-0-39** (0-2)
BLACK		0.4 (0.6)	0.9**	0.6* (0.3)	0.2 (0.5)	-0.7* (0.4)	0.4 (1.1)
HISPANIC		-0.3 (1.1)	-0.3 (1.5)				-0.04 (2.0)

Table G-3 (continued)

		_			CITY		
	Cincinnati	Cleveland	Boston	Greensboro	Hot Springs	Philadelphia	San Francisco
ROOMS	0.39*	-0.01 (0.05)	0.09 (0.1)	0.12 (0.1)	-0.12 (0.1)	0.22 (0.1)	0.08 (0.4)
YEAR BUILT	0.02** (0.01)	-0.01 (0.01)	0.00+	0.00+	0.00-	0.00+	-0.1* (0.03)
UNIT TYPE		-0.8** (0.4)	0.02			-0.07 (0.8)	2.7* (1.3)
CONSTRUCTION	-0.9** (0.5)	-0.4 (1.7)	1.1 (0.8)	-0.3 (0.5)	0.3 (1.1)	-0.3 (1.6)	
NUMBER OF UNITS	-0.48 (0.5)	0.1 (0.3)	-0.24 (0.2)	2.26** (1.2)		0.32 (0.5)	-0.99 (1.0)
PANEL TYPE	0.3	-0.02 (0.3)	0.2	0.04	0.6 (0.5)	0.6*	1.8**
NUMBER OF STORIES	-0.31 (0.5)	-0.35 (0.4)	0.75* (0.3)	0.11 (0.5)	1.22	0.06 (0.5)	-0.66 (1.4)
SURFACE BRICK	0+2 (0+7)	0.3 (1.5)	0-2 (0-9)	-1.1** (0.6)	-0.5 (0.8)	0+2 (2+2)	7.0 (5.1)

Table G-3 (continued)

					CITY		
	Cincinnati	Cleveland	Boston	Greensboro	Hot Springs	Philadelphia	San Francisco
SURFACE SIDING	-0.4 (0.5)	0.1 (0.5)	0.03 (0.4)	-1-3* (0-4)	-0.1 (0.6)		5.5* (2.6)
SURFACE MASONRY	0.7	-0.9 (2.2)	0.5 (1.2)	-0.2 (1.1)	-1.3 (1.6)	-1.1 (2.3)	
Surface Asbestos	-1.0 (0.8)	0.08 (0.7)	0.06	-0.8* (0.4)	-0.1 (0.5)	1.2	10.9*
SURFACE OTHER	0.3	1.0	-0.3 (0.4)	-0.5 (0.4)	0.1 (0.5)	1.2	5.7* (2.1)
R ²	0.49	0.31	0.36	0.33	0-40	0.38	0.49
R ² (Adjusted)	0.32	0.04	0.16	0.13	-0.17	0.06	0.30
Standard Error of Regression	1.5	1.3	1.1	1.1	1.1	1.2	3.8
ample Size	104	100	110	114	50	78	96

^{*}Significance Level < 0.05.

Cource: USREE Inspection and Enrollment Files.

 $^{^{1*}0.05}$ < Significance Level ≤ 0.10 .

Table G-4

OLS Regression Coefficients Explaining
Total Number of Needed Repairs Costing Less than \$100

(Standard Errors in Parantheses)

	CITY									
	Cincinnati	Cleveland	Boston	Greensboro	Hot Springs	Philadelphia	San Francisco			
(NCOME	C.OO+ (O.OO+)	0.00+ (0.00+)	0.00+	0.00- (0.00+)	0.00+ (0.00+)	0.00-	0.00- (0.00+)			
RELATIVE HOUSING EXPENDITURES	10.1*	-3.3 (4.8)	-0.4 (2.8)	-3.6 (3.5)	0.4 (4.6)	-2.8 (3.5)	-2.3 (3.5)			
IARRIED	-1.8 (1.5)	-3.9** (2.0)	-2.7 (2.0)	2-1 (2-4)	-1.5 (3.0)	-2.8* (1.4)	3.1 (5.6)			
AGE	-0.13 (0.1)	0.00+	0.00-	0-15	-0.34* (0.1)	-0.07 (0-1)	0.03			
EX	0.5 (1.5)	-2.2 (1.7)	0.3 (1.6)	2.8 (2.2)	3.0 (2.8)	-0.7 (1.5)	4.9 (5.4)			
OUSEHOLD SIZE	0.37 (0.7)	0.38	0.22	1.21 (1.3)	0.38 (3.8)	0.67	2.94** (1.5)			
EAR MOVED IN	-0.03 (0.04)	0.00+ (0-1)	-0.05 (0.03)	0.00 - (0.05)	-0.09** (0.05)	-0.07 (0.05)	0.04 (0.1)			
DUCATION	-0.43** (0.2)	-0.02 (0.2)	-0.18 (0.2)	0.00+	0.33 (0.3)	-0.02 (0.2)	-0.34 (0.3)			

Table G-4 (continued)

		CITY									
·	Cincinnati	Cleveland	Boston	Greensboro	Hot Springs	Philadelphia	San Francisco				
DBILITY PROBLEMS	1.0 (1.3)	2.5** (1.5)	-0.5 (1.3)	0.8 (1.3)	2.2 (1.8)	0-2 (1-2)	4.9** (2.5)				
RALTH PROBLEMS	-1.5 · (1.2)	-0.7 (1.6)	3.8* (1.3)	-0.3 (1.2)	-1.0 (1.8)	-1.4 (1.0)	-3.0 (2.7)				
LIND	2.1 (2.9)	0 · 2 (4 · 0)		0.9		0.8 (2.3)	-1.7 (6.3)				
EAF	-16.5 (11.0)	5.0 (6.4)	-4.3** (2.3)	2+4 (4+2)	3.7 (4.0)	-2.5 (4.0)	-5-5 (10-4)				
ALTH AID	-2.1 (2.2)	-1.9 (2.3)	-4.2* (1.8)	3.3 (2.4)	2.9 (2.2)	-0.1 (1.1)	-1.3 (3.9)				
LATIVES	0.06	0.38**	0.08	0.04 (0.3)	-0.13 (0.1)	0-46	0-37				
ACK		3·3 (2·7)	1.3 (2.2)	-0.8 (1.5)	0-7 (1-8)	0.6 (1.1)	2.0 (2.8)				
IPANIC		6.0 (5.3)	-4.8 (6.5)				-0.7 (5.0)				

Table G-4 (continued)

	CITY									
	Cincinnati	Cleveland	Boston	Greensboro	Hot Springs	Philadelphia	San Francisco			
ROOMS	0.68** (0.3)	1.27*	-0.22 (0.3)	1.04**	-0.31 (0.6)	1.48*	-0.45 (1.1)			
YEAR BUILT	0.00+ (0.03)	-0.17* (0.1)	-0.98 (0.02)	0.00+ (0.04)	-0.02 (0.05)	-0.04* (0.02)	-0.15** (0.1)			
UNIT TYPE	-	-0.3 (2.1)	-0.9 (1.9)			0.5 (2.5)	0.7 (3.3)			
CONSTRUCTION TYPE	1.3 (1.7)	5•4 (8•0)	-2.3 (3.5)	-2.8 (2.6)	-6-4 (4-1)	7-1 (4-9)				
NUMBER OF UNITS	-0.55 (1.5)	0-17 (1-3)	-0.48 (0.8)	-9.74** (5.9)		4.09* (1.5)	-0.4 (2.4)			
PANEL TYPE	-0.3 (1.0)	-0.4 (1.5)	-1.0 (1.0)	0.03	-1.2 (2.0)	1.1 (0.9)	4.1** (2.3)			
NUMBER OF STORIES	0.57 (1.7)	0.93 (1.9)	-0.79 (1.4)	-3.5 (2.4)	-0.4 (4.0)	-2.1 (1.5)	-0.2 (3.5)			
SURFACE BRICK	-4.2* (2.1)	-7.8 (6.9)	2.8 (3.7)	2.6 (3.3)	4.9 (3.1)	-6. 7 (6.8)	19.3 (12.9)			

Table G-4 (continued)

					CITY		
	Cincinnati	Cleveland	Boston	Greensboro	Hot Springs	Philadelphia	San Francisco
SURFACE SIDING	-1.9 (1.6)	1.4 (2.3)	3.6* (1.6)	-1.2 (1.8)	3.1 (2.3)	•••	3-3 (6-7)
SURFACE MASONRY	-4.9 (5.2)	-2.6 (9.9)	0.2 (5.3)	9+3** (5-3)	7.1 (6.3)	-7-1 (7-1)	
SURFACE ASBESTOS	-0.2 (2.4)	-2.8 (3.1)	3.9*	-0.6 (1.9)	3.2 (2.0)	0.9 (6.0)	7-3 (7-6)
SURFACE OTHER	-3.9 * (1.9)	-1.7 (3.6)	1.8 (1.7)	2.8 (2-1)	1.4 (2.1)	-5.3 (6.0)	4-3 (5-3)
R ²	0.40	0.52	0.34	0.22	0.61	0.52	0.30
R ² (Adjusted)	0.20	0.33	0.12	-0.01	0-24	0 - 28	0.03
Standard Error of Regression	4.6	5.9	4.7	5.5	4-1	3.5	9.6
Sample Size	104	100	110	114	50	78	96

^{*}Significance Level _< 0.05.</pre>

Source: USREE Inspection and Enrollment Files.

^{**0.05 &}lt; Significance Level < 0.10.

Table G-5

Mean Values of Variables in Repair Regressions
(Standard deviations in Parantheses)

					CITY		
	Cincinnati	Cleveland	Boston	Greensboro	Hot Springs	Philadelphia	San Francisco
NCOME	624.04 (271.1)	637-56 (246-6)	621.36 (227.1)	485.12 (212.6)	342.88 (132.1)	472.36 (204.3)	599.78 (251.8)
ELATIVE HOUSING EXPENDITURES	0.2 (0.2)	0.3	0-4 (0-2)	0.3 (0.2)	0.3 (0.2)	0.3	0.4 (0.4)
MARRIED	0.3	0.4	0-2	0-2 (0-4)	0.2 (0.4)	0-3 (0-5)	0.2
AGE	69.69 (7.0)	69.09 (7.0)	73-89 (6-5)	71.71 (6.1)	72.38 (7.4)	74-17 (7-7)	70.46 (6-3)
EX	0.7	0.7	0.8 (0.4)	0.7 (0.4)	0.8 (0.4)	0-8 (0-4)	0.7
OUSEHOLD SIZE	1.66 (0.9)	1.99 (1.0)	1.50	1.41 (0.7)	1.30 (0.5)	1.54 (0.7)	1.68 (1.0)
EAR MOVED IN	54-53 (14-7)	59.72 (11.6)	47-21 (16-2)	54.31 (14.3)	52.24 (18.4)	52.01 (11.6)	57.39 (10.9)
DUCATION	10.32	10.26 (3.4)	10.33 (2.8)	9.10 (3.6)	9.1 (3.0)	8.96 (3.1)	10.60

Table G-5 (continued)

					CITY		
. 1	Cincinnati	Cleveland	Boston	Greensboro	Hot Springs	Philadelphia	San Francisco
MOBILITY PROBLEMS	0.3	0.5	0.4 (0.5)	0.6 (0.5)	0•3 (0•5)	0.7 (0.4)	0-4 (0-5)
HEALTH PROBLEMS	0.7 (0.5)	0.6	0.5 (0.5)	0.6 (0.5)	0.8 (0.4)	0.7	0.7
BLIND	0.03 (0.2)	0.03	(0.0)	0.06 (0.2)	(0-0)	0.05 (0.2)	0.03 (0.2)
DEAF	0.00+ (0.1)	0.01	0.1 (0.2)	0.02	0.04	0.01 (0.1)	0.01 (0.1)
HEALTH AID	0.1 (0.2)	0.1 (0.3)	0.1 (0.3)	0.1 (0.2)	0-2 (0-4)	0.3 (0.5)	0.1 (0.3)
RELATIVES	2.62 (2.0)	1.84	1.22	1.91 (2.0)	1.98 (5.4)	1.31 (1.4)	1.74 (2.0)
BLACK	(0.0)	0.9	0.1 (0.2)	0.2 (0.4)	0•4 (0•5)	0.6 (0.5)	0.6 (0.5)
ISPANIC	(0.0)	0.02 (0.1)	0.0 0+ (0.1)	(0.0)	(0.0)	0.0	0.1 (0.2)

Table G-5 (continued)

					CITY		
	Cincinnati	Cleveland	Boston	Greensboro	Hot Springs	Philadelphia	San Francisco
COMS	7.43 (2.0)	8.59 (3.2)	7.37 (2.1)	6.54 (1.3)	5.78 (1.5)	7.50 (1.7)	6.62
EAR BUILT	1926.15	1920.86	1905-10 (25-5)	1942.87	1930-48	1912-23 (23-1)	1932.00 (15.9)
NIT TYPE	(0.0)	0.2	0.1 (0.3)	(0.0)	(0.0)	0.9 (0.2)	0.8
ONSTRUCTION TYPE	0.4 (0.5)	0.05	0-04	0.3 (0.4)	0-1 (0-2)	1.0	
UMBER OF UNITS	1.22 (0.4)	1.62	1.77	1.01	1.00	1-14 (0-4)	1.12
ANEL TYPE	0.6 (0.5)	0-4 (0-5)	0.6 (0.5)	0.6 (0.5)	0.8 (0.4)	0.5	0.6 (0.5)
UMBER OF STORIES	1.86	2.33 (0.4)	2.42 (0.5)	1.10	1.04	2.20 (0.4)	1.14
URFACE BRICK	0.4 (0.5)	0.05 (0.2)	0.05 (0.2)	0.2	0·1 (0·2)	0.9 (0.3)	0.01

Table G-5 (continued)

	ш_				CITY		
	Cincinnati	Cleveland	Boston	Greensboro	Hot Springs	Philadelphia	San Francisco
SURFACE SIDING	0.2 (0.4)	0.1 (0.3)	0.1 (0.3)	0.2 (0.4)	0-2 (0-4)	(0.0)	0-05 (0-2)
SURFACE MASONRY	0.00+	0.01	0.00+	0.02 (0.1)	0.02	0.02	(0.0)
SURFACE ASBESTOS	0.1 (0.2)	0.06	0.2	0+2 (0+4)	0-2 (0-4)	0.01	0.04
SURFACE OTHER	0.2 (0.4)	0.04 (0.2)	0.1 (0.3)	0+2 (0+4)	0-2 (0-4)	0.05	0.8 (0.4)
R TOT	10-14 (7-2)	9.31 (7.7)	8.11 (5.3)	12.19 (5.9)	6.78 (6.0)	9.63 (4.5)	24.59 (16.9)
R TOT 1	8.81	8-12 (7-3)	6.51 (5.0)	11.50 (5.5)	5.56 (4.7)	8-47	12.54
R TOT 2	0.46 (1.8)	0.56 (1.3)	0.81	0.57 (1.2)	0.58 (1.0)	0.64	6.01 (4.5)
R TOT 3	0.87 (1.9)	0.63	0.79	0.12 (0.6)	0.64 (2.4) ⁽	0-51 (1.0)	6.04 (6.7)
Sample Size	104	100	110	114	50	78	96

Source: USR&E Inspection and Enrollment Files.

Table G-6

Mean Value of Variables in Value of House Regressions
(Standard Deviations in Parantheses)

_					CITY		
Means	Cincinnati	Cleveland	Boston	Greensboro	Hot Springs	'Philadelphia	San Francisco
UMBER OF ROOMS	6-11 (1-8)	7.17 (2.5)	6.30 (2.1)	5-34 (1-1)	4.48	6.38 (1.6)	5.47 (1.0)
UMBER OF BATHS	1.35	1.42	1.14 (0.3)	1.1 (0.3)	1.05	1.09	1.20
NIT TYPE	(0.0)	0.2	0.1 (0.3)	(0.0)	(0.0)	0.9	0.8
ATTIC	0-6 (0-5)	0.9	0.9	0.6 (0.5)	0.3 (0.5)	0.1 (0.3)	0-1 (0-4)
ASEMENT	1.0 (0.2)	1.0	1.0 (0.2)	0.1 (0.3)	0.3 (0.5)	1.0	0.9 (0.2)
ARAGE	0.6 (0.5)	0.8 (0.4)	0.2 (0.4)	0.3 (0.5)	1.1 (0.3)	0.3 (0.4)	0.9
UMBER OF STORIES	1.84	2.33	2.42 (0.5)	1.07	1.06	2.2 (0.4)	1.14 (0.3)
UMBER OF UNITS	1.20 (0.4)	1.54 (0.6)	1.77	1.0 (0.1)	1.0	1-1 (0-4)	1.1 (0.4)

Table G-6 (continued)

				•	CITY		
	Cincinnati	Cleveland	Boston	Greensboro	Hot Springs	Philadelphia	San Francisco
YEAR BUILT	1926.14 (17.3)	1921.07	1904.69 (25.2)	1943-06 (17-3)	1936.00 (23.6)	1911.68	1931.08 (14.9)
PANEL TYPE	0.6	0.4	0.6	0.6 (0.5)	0.7	0.5 (0.5)	0.6
CAPACITY IN AMPS	97.04 (37.4)	105.17 (28.1)	107.63	104.74 (43.3)	99.19 (74.1)	72.60 (32.3)	59.92 (26.5)
CONSTRUCTION TYPE	0.4 (0.5)	0.05 (0.2)	0.03	0.2	0.1 (0.2)	0.9 (0.2)	
SURFACE BRICK	0-4 (0-5)	0.05	0.04	0.2 (0.4)	0.03	0.9	0.00+
SURFACE SIDING	0.2 (0.4)	0.1 (0.3)	0-1 (0-3)	0.2 (0.4)	0-2 (0-4)	(0.0)	0-05
SURFACE MASONRY	0.00+	0.00+	0.02 (0.1)	0.02 (0.1)	0.03 (0.2)	0.03 (0.2)	0.02
SURFACE ASBESTOS	0.1 (0.3)	0.1 (0.2)	0.2 (0.4)	0-2 (0-4)	0-1 (0-3)	0-01 (0-1)	0.04 (0.2)
SURFACE OTHER	0.1 (0.4)	0.03 (0.2)	0.1 (0.3)	0.2	0.1 (0.3)	0.05	0.8

Table G-6 (continued)

					CITY		
_	Cincinnati	Cleveland	Boston	Greensboro	Hot Springs	Philadelphia	San Prancisco
REPAIRS LESS THAN \$100	9.10 (5.2)	8.23 (6.8)	6-52 (5-0)	11-30 (5-4)	5.90 (5.2)	8-10 (4-0)	13.49 (10.1)
EPAIRS 3100 - \$300	0.43	0-49 (0-9)	0.80	0.56 (1.2)	0.87	0.62	6-18 (4-5)
UEPAIRS REATER THAN \$300	0-89	0.54 (1.1)	0.78 (1.2)	0-13 (0-6)	0.35 (1.0)	0.51 (1.0)	6.86 (6.9)
'ALUE OF HOUSE	36545.45 (6281.8)	21190.48 (8523.8)	45553-57 (18763-0)	28784•48 (9980•7)	18258-06 (11120-4)	16447.92 (9964.0)	91747.90 (30498.2)
AMPLE SIZE	110	105	112	116	31	96	119

ource: USR&E Inspection and Enrollment Files.

Table G-7

Regression Coefficients Explaining Value of House (VALUE)

(Standard Error in Parantheses)

					CITY		
•	Cincinnati	Cleveland	Boston	Greensboro	Hot Springs	Philadelphia	San Francisco
TUMBER OF ROOMS	727.91** (450.6)	-197.53 (477.2)	2555.18* (862.2)	3283.79* (732.1)	230-32 (1758-8)	785.25 (918.4)	13261.24*
UMBER OF SATHS	-92.55 (1742.2)	-1226.18 (2049.4)	-1856.01 (5750.4)	16033.35° (3411.9)	133.75 (9776.3)	1515.96 (3665.2)	-14272.99 (6939.1)
JNIT TYPE		-1.3 (2066.4)	-2688-2 (7056-0)			-5362.7 (4261.1)	-31646.0* (6132.4)
ATTIC	-511.1 (1192.3)	6452.2** (3231.4)	6456.4 (5342.9)	993.8 (1703.4)	10715.0** (5896.9)	4443.0 (4385.1)	-964.9 (6688.6)
Basement	2343.1 (3429.9)		7682+5 (8567+2)	-796-2 (2203-4)	5017.6 (6519.3)	-20635.3 (13633.7)	23263.9 + (8712.9)
JARAGE	612.9 (1303-1)	-1286.5 (1903.5)	6597.9** (4004.8)	786.2 (1603.1)	-19515.1** (10995.3)	5690.7* (2395.1)	7899.4 (6916.8)
TUMBER OF	2140.03 (1699.7)	-2288.46 (2446.4)	3941.13 (4362.6)	-7413.60* (3583.0)	4294-85 (9738-4)	4360-83 (3083-2)	8625-67 (6749-6)
UMBER OF	-1322.31 (1787.2)	2300-62** (1256-6)	1797.23	10744.47 (8810.3)		-215.67 (3156.8)	15861.83* (5023.0)

Table G-7 (continued)

					CITY		
	Cincinnati	Cleveland	Boston	Greensboro	Hot Springs	Philadelphia	San Francisco
YEAR BUILT	-2-22 (43-9)	37.72 (72.5)	89.16 (65.4)	-79 · 20** (49 · 4)	185.76 (151.0)	87.41** (53.4)	-140.74 (166.5)
PANEL TYPE	-1122.0	-168.8	2148.0	-9 7.2	-5438.0	-419.5	-844.0
	(1207.0)	(1661.4)	(3380.6)	(1785.1)	(9103.7)	(2247.3)	(5207.9)
CAPACITY IN	11.00	-48.29**	15.46	16.65	-87.06**	-0-14	-36.56
AMPS		(25.7)	(33.0)	(22.0)	(53.8)	(34-2)	(103.6)
CONSTRUCTION	2514.9 (1898.6)	-41982.9* (9962.2)	-6041.1 (11612.2)	2351.1 (3114.4)	-8127.7 (16580.8)	11558.6**	
SURFACE BRICK	953-5	40622.6*	8305.7	536.7	44421.4*	-3541.1	50711.8**
	(2280-9)	(7577.6)	(12058.0)	(3891.3)	(20809.4)	(7049.3)	(25640-2)
SURFACE SIDING	-985.4 (1747.9)	-1505·2 (2330·3)	-9 776.7** (5072.0)	-2438.5 (2618.5)	5533.5 (5609.6)		27254.7** (14164.2)
SURFACE MASONRY	2771.3	48828.4*	19331.4**	-1132.5	-14844.1	9704.6	22844.0
	(5914.5)	(11990.8)	(11732.3)	(6067.7)	(20691.4)	(9270.3)	(16564-8)
SURFACE	-2518.4	3194.6	-11868.9*	-3006.4	3435.6	-6360•4	-16935.6
ASBESTOS	(2413.0)	(2891.1)	(4826.6)	(2533.0)	(9578.9)	(12299•8)	(14557.4)
SURFACE OTHER	3052.2	-11094.5*	-5502.0	-1985.5	21305.4**	6028.3	22544.3**
	(2078.3)	(4401.0)	(5582.6)	(2730.7)	(10931.0)	(8453.7)	(11411.3)

Table G-7 (continued)

					CITY		
	Cincinnati	Cleveland	Boston	Greensboro	Hot Springs	Philadelphia	San Francisco
REPAIRS LESS THAN \$100	127.48 (131.6)	-224.60** (127.2)	-602.02** (337.4)	82.23 (138.3)	-885.35 (665.3)	-155.61 (266.0)	-618.77* (235.9)
REPAIRS \$100 - \$300	-77.49 (396.0)	69.60 (858.2)	-1582.02 (1580.9)	-1429.60** (760.6)	-632.08 (2017.4)	790.97 (930.6)	1176.86* (562.9)
REPAIRS GREATER THAN \$300	-1171.83* (347.6)	1393.83** (724.2)	-1329.82 (1493.0)	1858.65 (1379.5)	-3110.47 (3148.8)	39.13 (1156.8)	-1883.71* (420.6)
R ²	0.37	0.45	0.42	0-54	0.66	0.41	0.58
R ² (Adjusted)	0-24	0.32	0.29	0-45	0.15	. 0-26	0-50
Standard Error	5473.2	7016-2	15794.9	7424.5	10222.5	8581.6	21561.9
SAMPLE SIZE	110	105	112	116	31	96	119

^{*}Significance Level < 0.05.

Source: USREE Inspection and Envolument Files.

^{**0.05 &}lt; Significance Level \leq 0.10.

Exhibit G-8

Regression Variables

DEPENDENT VARIABLE
Total number of needed repairs
INDEPENDENT VARIANGES CLIENT CHARACTERISTICS
INCOME: Total household income per month
RELATIVE HOUSING EXPENDITURES: Proportion of income spent on mortgage payments, taxes, insurance, utilities and other services.
MARRIED: Dummy variable equal to one if head of household is married, zero otherwise.
AGE: Age of head of bousehold
SEX: Dumny variable equal to one if head of household is female. Zero otherwise.
MOUSEHOLD SIZE: Number of individuals living in the home.
YEAR MOVED IN: Year moved into the home.
EDUCATION: Number of years of schooling completed by the board of bouschold.
MOBILITY PROBLEMS: Dummy variable equal to one if household member has problems getting around or into and out of the home. Zero otherwise.
HEALTH PROBLEMS: Chummy variable equal to one if a household member has a serious health problem. Zero otherwise.
BLIND: Dummy variable equal to one if respondent is blind. Zero otherwise.
DEAF: Dummy variable equal to one if respondent is deaf. Zero otherwise.
HEALTH AID: Dummy variable equal to one if respondent uses a wheelchair, cane, or 'other such aid. Zero otherwise.

INDEPENDENT VARIABLES: CLIENT CHARACTERISTICS	RELATIVES: Mumber of relatives living in the area. HEACK*: Dummy variable equal to one if respondent Black. Zero otherwise. HISPANIC*: Dummy variable equal to one if respondent is Hispanic. Zero otherwise.	INDEPENDENT VARIABLES: HOUSING CHARACTERISTICS	ROOMS: Number of rooms in the home including bathrooms. YEAR BUILT: Year in which house was built.	UNIT TYPE: Dumy variable equal to one if home is an attached housing. Zero if detached structure.	CONSTRUCTION TYPE: Dummy variable equal to one if construction is masonry. Zero if wood frame.	NUMBER OF UNITS: Mumber of housing units in structure.	PANEL TYPE: Dummy variable equal to one if electric panel fuses. Zero if circuit breakers.	NUMBER OF STORIES: Number of stories in structure.	SURFACE BRICK**: Dummy variable equal to one if external surface of structure is brick. Zero otherwise.	SURFACE SIDING**: Dummy variable equal to one if external surface is siding.* Zero otherwise.	SURFACE MASONRY**: Dummy variable equal to one if external surface of structure is masonry. Zero otherwise.
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exhibit G-8

(continued)

INDEPENDENT VARIABLES: CLIENT CHARACTERISTICS

SURFACE ASBESTOS**: Dummy variable equal to one if external surface atructure is asbestos. Zero otherwise.

BURFACE OTHER**: Dummy variable equal to one if external surface of structure is a type other than those listed previously and other than wood.* Zero otherwise.

* The standard of comparison is a non-Hispanic white caucasian. If both BLACK AND HISPANIC equal zero, the respondent is a non-Hispanic white.

** The standard of comparison is an exterior surface of wood. If all surface variables are zero, the house has a wood exterior. The surface dummy variable indicates the effect of each type of surface compared to wood.

Appendix H

- OLS Regression Coefficients of Dependent Variable, Repair Costs Per Client. By City.
- OLS Regression Coefficients of Dependent Variable, Repair Costs Per Client. By City. Year 2.

Exhibit H-1

OLS Regression Coefficients of Dependent Variable,
Repair Costs Per Client. By City: Year 1,
(Standard errors in Parantheses)

					CITY		
Explanatory Variables	Cincinnati	Cleveland	Boston	Greensboro	Hot Springs	Philadelphia	Philadelphia San Francisco
Repairs							
1. Exterior	0.73	129.03* (19.8)	67.43**	1.39	-20.15	112.90*	23.28 (40.3)
2. Door	16.77	34.73*	-8.57 (22.8)	15.38	15.99	66.12*	22.23**
3. Porch	35.03** (18.2)	43.20*	4.81	71.54* (19.2)	40.36**	13.63	34.42 (20.9)
4. Roof	11.32	5.68 (21.5)	37.44**	25.49	-10.71	-33.69	-14.87
5. Window	-7.02 (15.6)	4.23	50.57* (17.1)	18.15 (12.0)	52.16* (18.3)	13.82 (12.8)	-0.68
6. Weatheri- zation	-11.04	6.17 (19.2)	20.71	-12.05 (12.4)	45.78* (12.4)	1.09	-2.07 (26.8)
7. Interior	45.01*	25.30*	-7.57 (12.0)	37.17*	29.92 (26.7)	15.87	14.68

Exhibit H-1

(continued)

					CITY		
Explanatory Variables	Cincinnati	Cleveland	Roston	Greensboro	Hot Springs	Philadelphia	Philadelphia San Francisco
Repairs 8. Plumbing	8.18 (11.3)	20.97**	11.14	46.60*	19.35	39.85* (14.5)	20.78**
9. Other Ex- ternal	-19.46 (36.0)	63.27	63.54 (59.0)	-46.99 (105.6)	ı	6.88	-7.06 (25.7)
10. Electrical	36.98*	16.12**	-11.75	33.73 (63.2)	1.38 (19.2)	8.35 (16.6)	-13.23 (20.2)
11. Stair	-2.36 (58.4)	11.66	-26.60 (24.9)	5.21 (28.4)	1	29.73* (14.7)	1.59 (26.5)
12. Heating	5.80	27.19 (40.6)	-27.59 (65.2)	19.74 (61.8)	-3.25 (35.5)	7.90	6.39
13. Structural	1	;	-117.03 (71.4)	-171.68		-	;
14. Other	0.37	30.13	1	-	;	1	1

Exhibit H-1

					CITY		
Explanatory Variables	Cincinnati	Cleveland	Boston	Greensboro	llot Springs	Philadelphia	San Francisco
Housing Characteristics							
Year House Built	0.17	1.60	0.39	-1.17* (0.6)	0.18	0.18	-0.70 (0.5)
No. Units in Structure	24.90 (23.1)	-14.85 (19.2)	35.15*	-35.46 (101.0)	33.03	-14.27 (23.8)	-8.24 (17.2)
Construction Type(1), (2)	-50.63* (18.1)	128.55* (60.7)	-24.88	-20.18	-6.59 (37.2)	36.64	;
Client Characteristics Married(1)	17.41	-10.28 (27.7)	-44.60	-0.11 (32.5)	30.21	-39.91	21.30
Household Size	-5.81 (11.8)	-2.34 (12.8)	11.28 (19.8)	0.94 (25.4)	-19.28 (24.4)	26.95**	-6.80
Deaf(1)	4.90	34.24 (138.6)	23.59 (48.6)	-23.16 (60.8)	-9.77 (50.7)	-80.24 (93.9)	2.66 (53.2)
Health Aid Need(l)	2.76 (40.6)	-49.09	11.13	-28.04 (43.9)	30.87 (29.1)	-4.89	-5.12 (26.4)

Exhibit H41

(continued)

					CITY			
Explanatory Variables	Cincinnati	Cleveland	Boston	Greensboro	Hot Springs	Philadelphia	Philadelphia San Francisco	
Client Characteristics			-					
Client Has Some Disability(1)	-29.71 (21.7)	14.49	1.82	-4.53	-0.87 (29.0)	10.94 (24.8)	16.26 (20.5)	
Client Disabled, Needs Assis- tance(1)	33.43	-43.10 (48.8)	79.69*	38.33	-34.02	13.49 (28.3)	-6.13 (37.2)	
Client Has Major Disability, Re- quires Constant Care(1)	l	l	1	80.98	213.29*	35.21 (44.8)	-62.89 (93.3)	

Exhibit H-1

					CITY		
Explanatory Variables	Cincinnati	Cleveland	Boston	Greensboro	Hot Springa	Philadelphia	Hot Springa Philadelphia San Francisco
Regression Constant	-229.57	-2997.12	-482.42	2347.82	-323.66	-383.78	1638.12
_R 2	0.23	0.59	0.35	0.55	0.59	0.32	0.11
R ² (Adjusted)	0.05	0.50	0.20	0.45	0.42	0.15	-0.05
Standard Error of Regression	91.34	117.40	107.88	96.87	52.45	89.83	81.22
Sample Size	118	125	120	121	69	111	132

*Significance level < 0.05

^{**0.05 4} Significance level 4 0.10

⁽¹⁾⁰⁻¹ Dummy Variable Taking the value of 1 if client has the property described, zero otherwise.

⁽²⁾ Dummy variable equaling 1 if constructed type is masonry and 0 if it is wood frame.

Source: USRLE Work Order File 1981.

Exhibit H-2

OLS Regression Coefficients of Dependent Variable,
Repair Costs Per Client. By City. Year 2.
(Standard errors in Parantheses)

					CITY		
Explanatory Variables	Cincinnati	Cleveland	Boston	Greensboro	Hot Springs	Philadelphia	San Francisco
Repairs 1. Exterior	71.55*	45.08**	73.22**	26.53 (16.7)	121.67*	-14.23	221.47*
2. Door	85,22* (28,0)	59,98* (29,8)	14.92	17.63*	3.75 (10.3)	13.33	106.95* (32.8)
3. Porch	49.65* (24.3)	93.81* (31.8)	151.30* (29.7)	54.62* (7.0)	58,15* (11,5)	184.33*	78.19 (61.0)
4. Roof	37.48* (18.7)	87.58* (34.8)	54.01* (21.8)	59.76* (17.4)	1.34 (21.1)	-41.19 (37.5)	93.64* (42.6)
5. Window	-2.72 (22.6)	40.81* (19.0)	-32.91 (25.2)	22.86*	31.04*	8.32 (12.1)	95.49* (38.7)
6. Weatheri- zation	6.37 (18.3)	1.63	69.69* (18.7)	6.87	40.24*	14.22 (10.5)	56.86 (69.2)
7. Interior	64.25* (20.0)	38.03* (19.0)	65.28* (14.6)	14.50*	23.14 (17.4)	50.07*	76.23* (28.4)

Exhibit H-2

(continued)

					CITY		
Explanatory Variables	Cincinnati	Cleveland	Boston	Greensboro	Hot Springs	Philadelphia	San Francisco
Repairs							
8. Plumbing	12.15	20.66 (18.0)	61.02* (27.6)	21.03* (8.5)	38.02* (13.9)	30.75* (13.1)	72,38** (39,9)
9. Other Ex- ternal	60.66*	60.53	35.77	-34.90 (42.6)	81.81*	73,54**	94.26
10. Electrical	35.58 (30.8)	12.04	-57.76 (40.9)	25,25	42.13**	24.93**	162.91**
ll. Stair	-5.86	32.01	-30.54	48.52 (60.5)	1	-8.55 (17.1)	-14.81 (115.8)
12. Heating	-41.94 (31.8)	47.58 (48.9)	214,22*	-50.72 (47.4)	1	108.48*	-65.77 (84.5)
13. Structural	!	1	ł	1	!	-	-
14. Other	-123.84	1	i	-	-	+	-

Exhibit H-2

			_			 _		
	Philadelphia San Francisco	0.38 (1.6)	31.23	1	39.35	-30.53	-47.75 (157.7)	-27.22 (79.0)
	Philadelphia	-0.16 (0.3)	-12.89	-38,96 (30,5)	11.03	-2.83 (10.9)	-31.05 (70.9)	-7.07
CITY	Hot Springs	-0.12	25.62 (29.4)	-31.94 (28.9)	6.87	-27.13 (18.1)	22.89	32.31 (20.2)
	Greensboro	0.06	6.21 (103.7)	-26.35	-11.53	9,34 (18,6)	82.47	-29.87 (40.9)
	Boston	0.24	-6.18	-89.12 (56.3)	-16.65	9.65 (22.6)	26.48	-45.20 (43.1)
	Cleveland	-0.27	-4.87	44.42 (80.3)	53.89	-10.75 (17.0)	-48.6 (156.1)	0.19 (52.6)
	Cincinnati	-0.41 (0.7)	7.37 (25.5)	-31.26 (22.5)	19.10 (28.5)	5.38 (13.4)	-55.00	-0.98
	Explanatory Variables	Housing Characteristics Year House Built	No. Units in Structure	Construction Type(1), (2)	Client Characteristics Married(1)	Household Size	Deaf(1)	Health Aid Need(1)

Exhibit H-2

	Philadelphia San Francisco		-29.13 (60.0)	-1.02 (109.9)	173.30 (289.9)
	Philadelphia		-4.25 (17.7)	18.98 (21.5)	17.98
CITY	Hot Springs		-19.80 (19.3)	-93,70* (30,7)	34.76 (47.1)
	Greensboro		-19.40 (19.0)	-33.27 (41.9)	7.50 (84.5)
	Boston		-18.63	-46.16	+
	Cleveland		-22.34 (44.5)	-14.82 (62.3)	
	Cincinnati		4.20 (26.3)	38.36 (49.3)	
	Explanatory Variables	Client Characteristics	Client Has Some Disability(1)	Client Disabled, Needs Assis- tance(1)	Client Has Major Disability, Re- quires Constant Care(1)

Exhibit H-2

(continued)

					CITY		
Explanatory Variables	Cincinnati	Cleveland	Boston	Greensboro	Hot Springs	Philadelphia	Philadelphia San Francisco
Regression Constant	-853.16	514.83	-234.51	-95.11	286.24	381.05	-466,39
, R ²	0.40	0.49	0.48	0.61	89*0	18*0	0.45
R ² (Adjusted)	0.25	0.38	46.0	0.53	55*0	95*0	96.35
Standard Error of Regression	105.28	152.61	125.86	99.15	38.26	67.82	252,61
Sample Size	115	126	121	139	72	110	. 132

^{*}Significance level < 0.05

Source: USR&E Work Order File. Year 2.

^{**0.05 &}lt; Significance level < 0.10

⁽¹⁾⁰⁻¹ Dummy Variable Taking the value of 1 if client has the property described, zero otherwise.

⁽²⁾Dummy variable equaling 1 if construction type is masonry and 0 if it is wood frame.

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