

Senior Home Repair Program

A program providing fully-forgivable loans so that seniors in San Francisco could afford necessary home repairs.

City: San Francisco, CA

Purpose: To provide essential home repairs for seniors in need.

Lead Stakeholders: Community, Government

Process: In October 2022, San Francisco established a home repair program for seniors. Forgivable loans up to \$50,000 were given for roof and HVAC repairs, as well as accessibility modifications. Low-to-moderate-income, senior/disabled homeowners in historically distressed/ underserved neighborhoods were eligible. Priority was based on years in residence, low and very-low-income households, displaced homeowners, veterans, and people with disabilities.

Once homeowners confirmed their eligibility for the loan, they were granted pre-approval and given 30 days to submit 3 bids for their repairs. Once those bids were approved, homeowners had 90 days to complete their home repair work. Loans were completely forgiven after 3 years if homeowners still owned and occupied the property and completed a free estate planning course.

Outcomes:

- **Forgivable loans up to \$50,000** issued to senior homeowners
- **HVAC, roof repair, and accessibility modifications** for seniors
- Free estate planning course and one-on-one counseling session for participants.

