

# DATA TALKS

## SESSION 12: USING DATA TO STRENGTHEN HOME REPAIR PROGRAMS



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NYU  
Furman  
Center

# Agenda



**Welcome** to Data Talks at the Housing Solutions Lab!



**Using data** to inform and evaluate home repair programs



**Fireside chat** with Cypress Marrs, Sarah Curry, and Dan Sullivan



**Q&A**





# Housing Solutions Lab

Helping cities plan, launch, and evaluate equitable housing policies

The Housing Solutions Lab at the NYU Furman Center helps small and midsize cities plan, launch, and evaluate evidence-based local housing policies that advance racial equity; increase access to opportunity; and improve long-term health and wellbeing for residents. Support for the Housing Solutions Lab is provided by the Robert Wood Johnson Foundation.



# Data Talks

## Explore the Series

Visit [our website](#) to:

- **View past episodes**, on topics like rental registries, measuring climate risk, collecting data about landlord discrimination, surveying residents, and much more
- Access **recommended reading**
- **Register** for upcoming episodes
- Join our **mailing list**

## Data Talks 11 — Advancing Housing Resilience

Our 2025 Climate Week episode focused on federal and local data tools that cities can use to assess climate risk and build resilient housing solutions. Our webinar featured presenter **Tony Bodulovic**, Data and Policy Analyst at the Housing Solutions Lab, and fireside chat guests **Victoria Wang**, Postdoctoral Fellow at the NYU Furman Center, and **Berenice El Gharamti**, Buildings Equity Administrator for the City and County of Denver, CO, who shared their experiences with addressing climate and housing goals together. You can [view the slides presented in the webinar here](#).

### — View the webinar and access resources

The graphic is a promotional poster for a webinar. At the top left, it says "Data Talks 11: Housing Resilience" next to a lightbulb icon. To the right, it says "Watch later" and "Share". Below this, the main title "DATA TALKS SESSION 11: ADVANCING HOUSING RESILIENCE" is displayed in large, bold, white letters against a green background. A small text box on the left says "Climate change: Climate change refers to long-term shifts in temperatures and...". Below the title, a paragraph reads: "Learn how cities can use federal and local data sources to assess climate risks and build resilient housing solutions. Hear from experts about data approaches to protect residents and support long-term housing sustainability." In the center, there are three circular headshots of the speakers: Tony Bodulovic, Victoria Wang, and Berenice El Gharamti. Below each headshot is their name and title. At the bottom, it says "THURS, SEPTEMBER 25 | 12:00 PM" and "REGISTER NOW". In the bottom left corner, it says "Watch on" next to the YouTube logo. In the bottom right corner, there are two small icons: a lightbulb and a document.

Data Talks 11: Housing Resilience

Climate change: Climate change refers to long-term shifts in temperatures and...

DATA TALKS  
SESSION 11: ADVANCING HOUSING RESILIENCE

Learn how cities can use federal and local data sources to assess climate risks and build resilient housing solutions. Hear from experts about data approaches to protect residents and support long-term housing sustainability.

**Tony Bodulovic**  
Data and Policy Analyst  
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Buildings Equity Administrator  
City and County of Denver

THURS, SEPTEMBER 25 | 12:00 PM

REGISTER NOW

Watch on YouTube



# Lessons From Whole Home Repairs in Allegheny County

December 4, 2025

THE HOUSING  
INITIATIVE

at Penn

[housinginitiative.org](https://housinginitiative.org)

THE HOUSING  
INITIATIVE  
at Penn



**Cypress Marrs**  
Research Associate



**Sarah Curry**  
Housing Project Coordinator



**Vincent J. Reina**  
Faculty Director

# The Housing Initiative at Penn (HIP)

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Our mission is to realize more **effective** and **equitable housing policy** at the **local, state, and national level**. We do this by:

- Conducting rigorous research with the goal of advancing evidence-based policymaking;
- Partnering with government and other key stakeholder to designs and evaluate housing policies and programs.



# Exploring Home Repair Needs

- In 2019, the Federal Reserve Bank of Philadelphia estimated that as many as **6.6 million low-income households** have outstanding home repair needs nationally, costing at least **\$25.3 billion**.
- The Pennsylvania Comprehensive Housing Study for Pennsylvania Housing Finance Agency documented that PA has **some of the oldest housing in the nation**, with aging homes **increasingly becoming uninhabitable** or vacant while simultaneously is becoming increasingly unaffordable.
- Applicants to the Weatherization Assistance Program (WAP) can be turned away, or “deferred,” because their homes need significant repair.



Demetrius Freeman/The Washington Post  
<https://www.washingtonpost.com/nation/2025/09/06/collapsing-houses/>



# Whole Home Repair (WHR) Program

In 2023, the Commonwealth of Pennsylvania allocated \$125 million to fund repair programs and promote workforce development

- \$12.9 million was allocated to Allegheny County; \$8.5 million was spent on home repairs. On average, the program spent \$46-thousand per home.
- Action Housing was the primary grantee; processed applications and worked with contractors to make repairs to grantee's homes.



Nikil Saval for Senate website  
<https://pasenatorsaval.com/wholehomerepairs/>

# Allegheny County

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**1.2 million**

Allegheny County Population

**107,937**

Home Owning Households Below 80% AMI

**\$64,250**

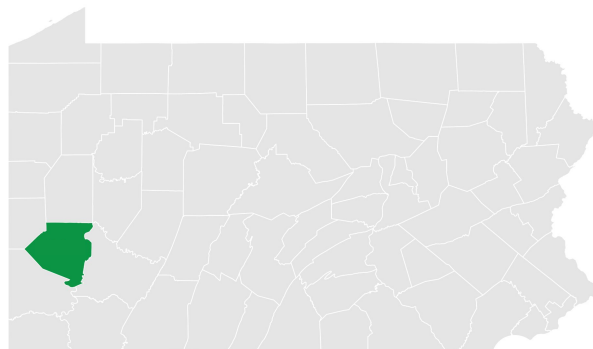
80% AMI, Two Person Household (2023)

**26,964**

Home Owning Households Below 30% AMI

**1957**

Median Year of Home Construction



# Research Partnership

- HIP partnered with **Action Housing** to conduct a case study of the impact of the WHR program on low-income homeowners in Allegheny County
- Our research draws on **program data** shared through partnership, **surveys** of program applicants administered in partnership with Action Housing (n = 303), and **interviews** with households that received repairs through the program (n = 20)
- Action Housing provided essential context on program implementation



# Findings

# Applicants to WHR Program

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**4,384**

Households Applied for Assistance

**3,097**

Applicant Households Below 50% AMI

**886**

Applicant Households Included Children



**1928**

Median Year of Home Construction

# Households Served by the WHR Program

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**250**

Households Received Repairs

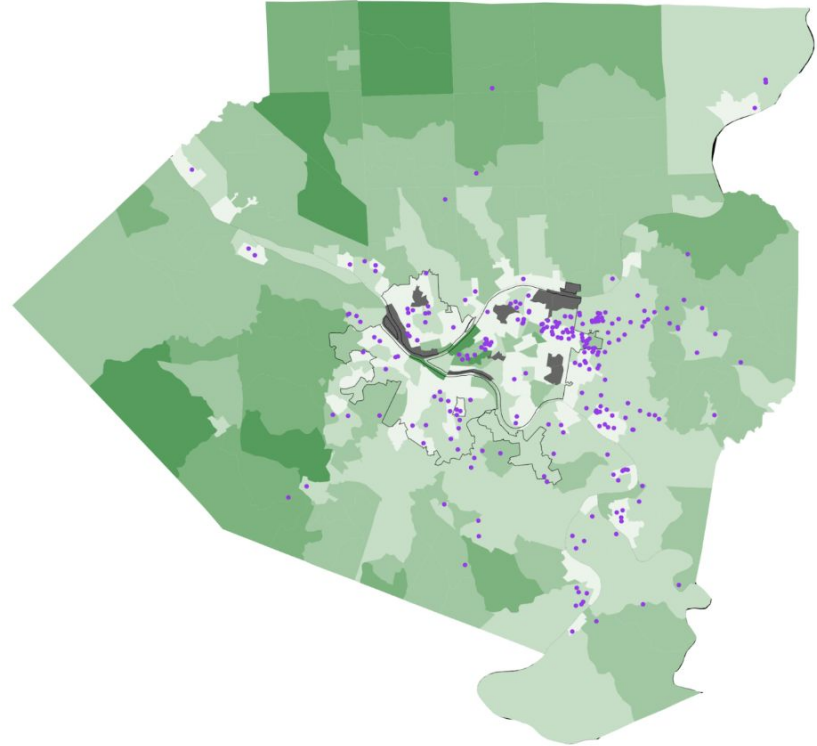
**207**

Households Served by the Program  
Below 50% AMI

**102**

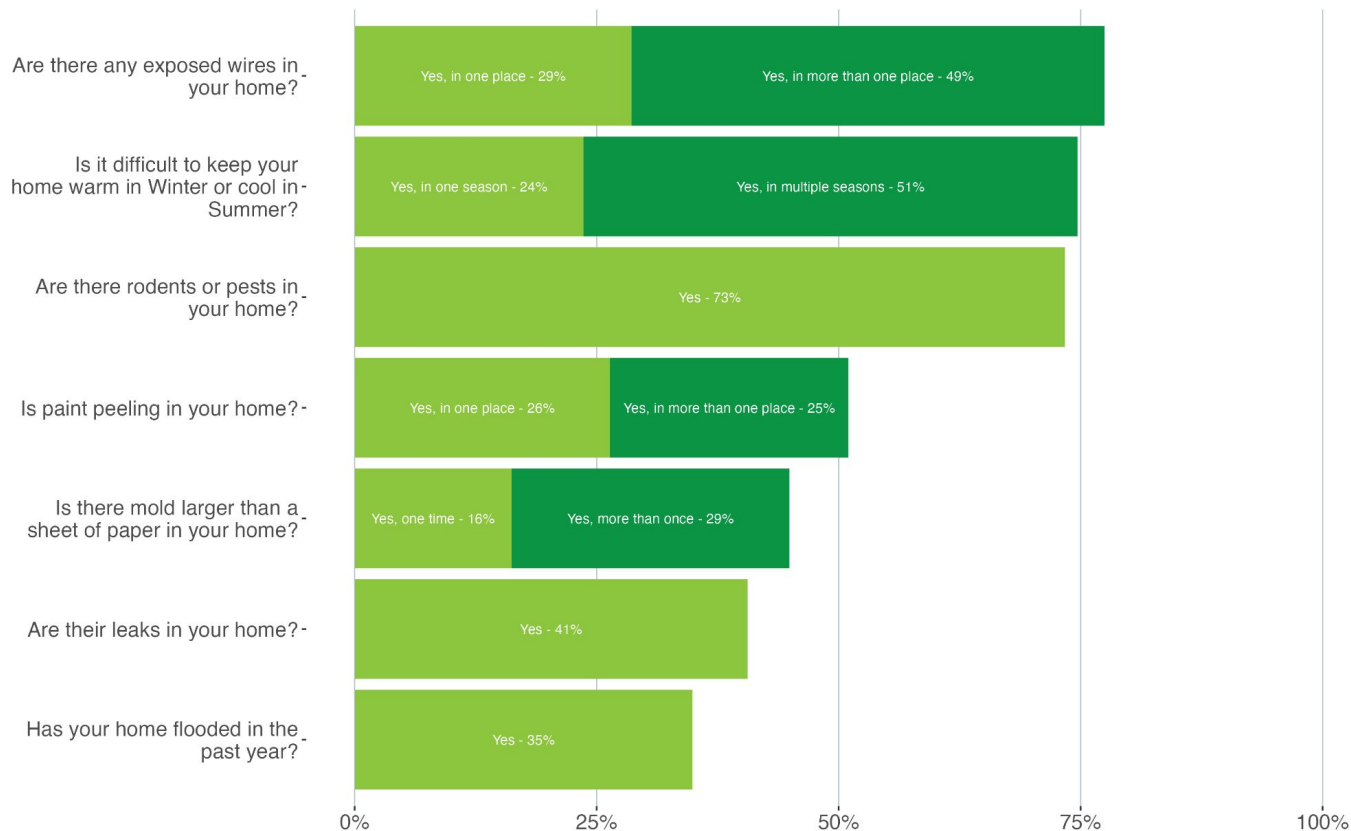
Households Served by the Program  
Included Children

Median Year of Home Construction by Census Tract



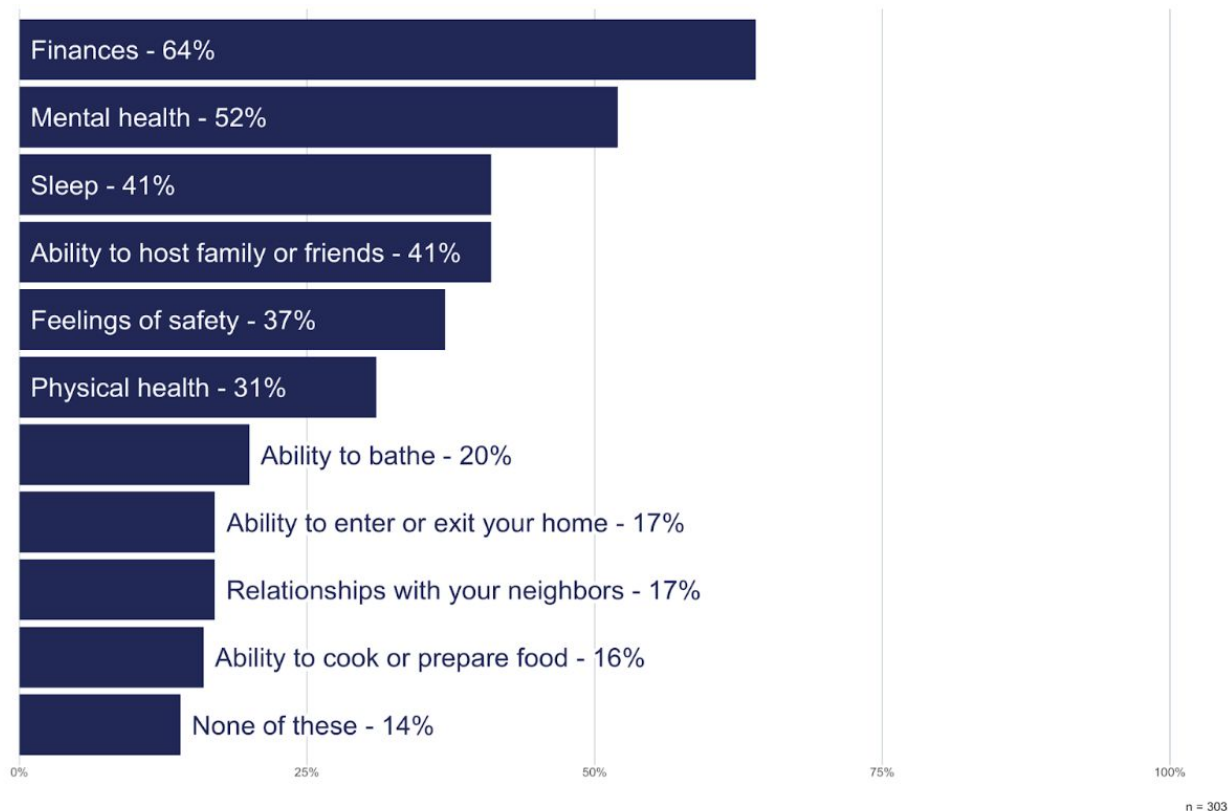


# Habitability Issues Are Widespread



Virtually all homes inspected had at least \$35,000 of eligible repair needs, with fewer than 1% of inspected homes being deemed ineligible due to insufficient need. The inspection process revealed additional issues beyond what homeowners had cited when applying.

# Housing Quality Impacts Many Aspects of Life



Many homeowners who received repairs described that prior to assistance they took a piecemeal approach to meeting repair needs, often addressing the symptoms of systematic problems, and living alongside serious health hazards.

On my list I had the easy things. The hard things and the dangerous things, they seemed way out of control, too expensive. I thought, "well, maybe if I hit the lottery that will be fixed."

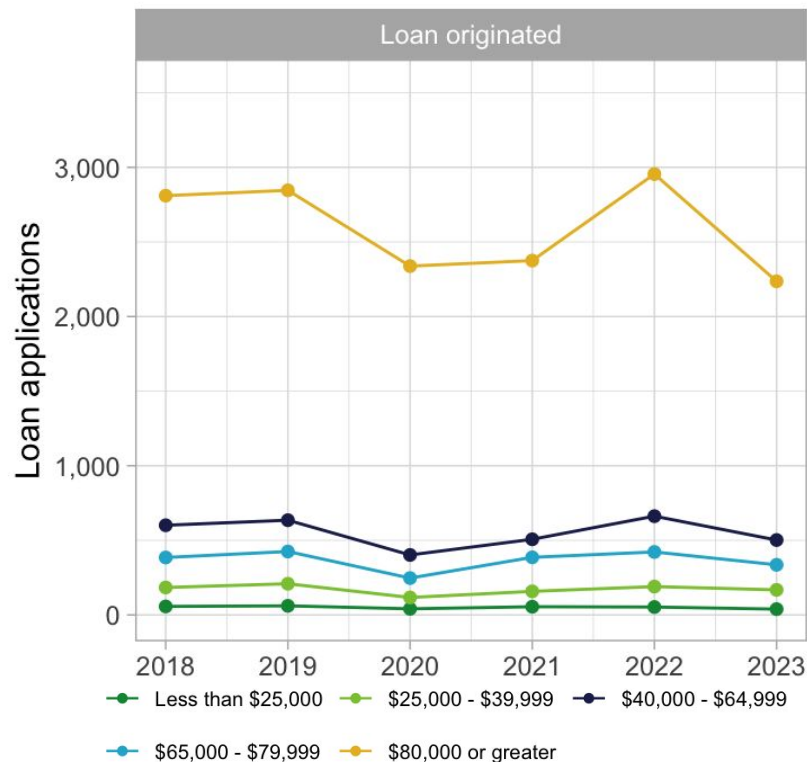
- Lisa

*WHR made repairs to Lisa's roof, plumbing system, and provided remediation to address water damage.*

# Making Major Repairs is Often Out of Reach

- Fewer than 250 of lowest-income homeowners in Allegheny sought traditional financing to make repairs annually between 2018 and 2023
- Only approximately a quarter of these households had loans originated to them

Home improvement loan activity



Data: Home Mortgage Disclosure Act data  
Only includes non-business properties for owner-occupancy  
Income ranges in 2023 dollars

# Making Major Repairs is Often Out of Reach

- Half of all survey respondents indicated that **they would be unable to pay for a \$600 emergency repair.**
- About half of survey respondents reported they had work done in their home in the prior year; frequently **this work was performed by household members or friends and family.**
- Lower-income households had more areas of their lives impacted by outstanding repair needs.
- It's difficult to conceptualize beyond need. The majority of the 250 homes selected for repairs required more significant repairs than they initially cited in their applications.

It's an old home and it needs lots of work. Being a single mom, I know I wouldn't be able to handle it myself.

- Denise

*Repairs addressing issues with the foundation, roof, and water damage were made; accessibility modifications were also made. Her home was built in 1903.*

# Types of Repair Needs Addressed By WHR

**157**

## Roof Damage

new roof, gutter repair or replacement, chimney flashing

**112**

## Water Damage

bathroom fixture replacement, tile work, basement sealing, drywall repair, painting

**105**

## Environmental Issues

mold and lead paint remediation

**97**

## Plumbing Issues

bathroom fixture replacement, plumbing repair

**122**

## Foundation Damage

concrete repair, brick repointing

**105**

## Accessibility Modifications

stair repair, home entry repair, door replacement, grab bars, shower conversions

**79**

## Electrical Issues

breaker box replacement, fuse repair, electrical socket replacement

**78**

## Heating or Cooling Issues

furnace replacement, window replacement

On average, households served by the program had work completed in three major areas.



# Addressing Safety Issues Improves Well-being

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Chronic stress decreased for the majority (60%) of interviewees after repairs. In interviews, homeowners often tied reductions in stress directly to the work that had occurred.

- Interviewees also described having safety concerns and health hazards resolved by the program in ways that changed how they lived in their homes.
- For some interviewees, repairs made through the program increased their sense of long-term and generational housing stability.

**It just absolutely  
changed our lives in  
every regard.**

**- Sandra**

*Repairs were made addressing issues with  
the roof and electrical system in her 1920  
home*

# Lessons For Practice

## Home Repairs Address Health Hazards and Improve Wellbeing

- Having repair issues resolved often had direct impacts on how residents used their homes
- In terms of understanding the direct impact of the program, it was useful for us to have specific and standardized records about what *types* of repairs were being made in various homes.
- We also found it useful to ask directly about areas of life impacted by outstanding repair issues

# Lessons For Practice

## The Full Extent of Repair Needs is Often Difficult for Homeowners to Assess

- Current national estimates of home repair needs are based on self-reported need; these likely vastly underestimate true scope of need.
- Program processes, particularly those involving prioritization of applicants and establishing scopes of work, should be built with this in mind
- Inspections conducted as part of the repair program provided an opportunity to better understand the depth of need in Allegheny

# Lessons For Practice

## Home Repair Programs Require Hands-On Coordination

- Effectively communicating program priorities and limitations to homeowners is key to ensuring a positive experience with repair programs, specifically in cases where the repairs a program can make differ from what a homeowner would prioritize
- Facilitating productive and safe working relationships between homeowners and contractors requires staff time and capacity

# Lessons For Practice

## **Continuity Strengthens Program Processes**

- Program operations and coordination between stakeholders improve over time

## **Meeting Current Repair Needs and Building Strong Programs Requires Ongoing Investment**

- Sustained funding is necessary to meet the true level of demand and could help make service delivery more efficient overtime

# Questions?



# Check out the report!

REPORT | AUGUST 2025

## Repair Needs Among Low-Income Homeowners in Allegheny County Allegheny County's Whole Home Repair Program

### HOUSING INITIATIVE AT PENN

Cypress Marrs  
Sarah Curry  
Rebecca Yae  
Vincent Reina

### Key Findings

- Outstanding repair needs impact virtually every aspect of residents' lives: applicants to the Allegheny County Whole Home Repair program reported that repair issues impacted their finances (64%), their mental health and sleep (54% and 41%, respectively), and their social lives (41%).
- Applicants often underestimate their home's issues, focusing on repairing visible damage instead of system failures.
- Critical system repairs, like those addressing foundation or electrical issues, are out of reach for most low-income homeowners. One out of two applicants to the program reported that they could not make even a \$600 emergency repair.
- The Allegheny County Whole Home Repair program (WHR) delivered home repairs addressing multiple critical systems to 250 low-income (80% of Area Median Income (AMI) or below) homeowner households. The program most often fixed roofs, addressed water damage, and repaired foundations. On average, the work completed by the program in homes was valued at just over \$46,000.
- Homeowners who had repairs made through the program reported reductions in stress, an increased sense of their home as a financial asset, and a greater ability to use their homes fully.
- Demand for the program far outstripped available funding: only 6% of households that submitted applications ultimately received repairs through the program.

THE HOUSING  
INITIATIVE

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**at Penn**

[housinginitiative.org](https://housinginitiative.org)

[Before the repairs] it was, it was hard to keep it heated. We would like shut ourselves off. Sometimes we would just stay in one room and have an extra heater ... Little guy who's down here on this floor, [his room had] a door [that had] ... a big chunk that had completely rotted... we [would] stop it with blankets in the winter... but he couldn't use it from in the winter cause it was so, so cool.... So that was a big impact as well.

- Lisa

*WHR made repairs to Lisa's roof, plumbing system, and provided remediation to address water damage.*