

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 screenshot shows a green-themed webpage for the 'DATA TALKS SESSION 11: ADVANCING HOUSING RESILIENCE'. At the top, there's a navigation bar with a lightbulb icon, the title, and options to 'Watch later' and 'Share'. Below the title, a subtitle 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.' Three circular profile pictures of the speakers are displayed: Tony Bodulovic (Data and Policy Analyst, Housing Solutions Lab), Victoria Wang (Postdoctoral Fellow, NYU Furman Center), and Berenice El Gharamti (Buildings Equity Administrator, City and County of Denver). Below the speakers' profiles, the date and time are listed as 'THURS, SEPTEMBER 25 | 12:00 PM' and a 'REGISTER NOW' button is shown. At the bottom, there are logos for the NYU Furman Center and the City and County of Denver.



Lessons From Whole Home Repairs in Allegheny County

December 4, 2025

THE HOUSING
INITIATIVE

at Penn

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THE HOUSING
INITIATIVE
at Penn



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Research Associate



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The Housing Initiative at Penn (HIP)

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 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

1.2 million

Allegheny County Population

107,937

Home Owning Households Below 80% AMI

\$64,250

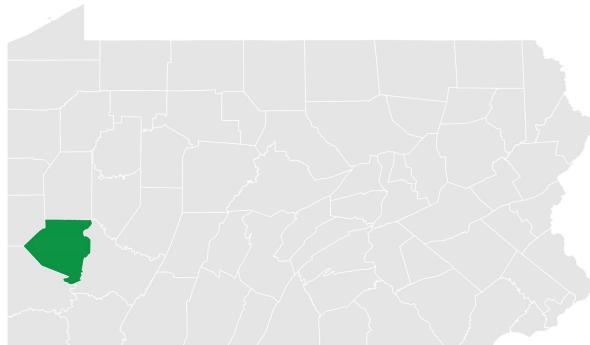
80% AMI, Two Person Household (2023)

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

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

250

Households Received Repairs

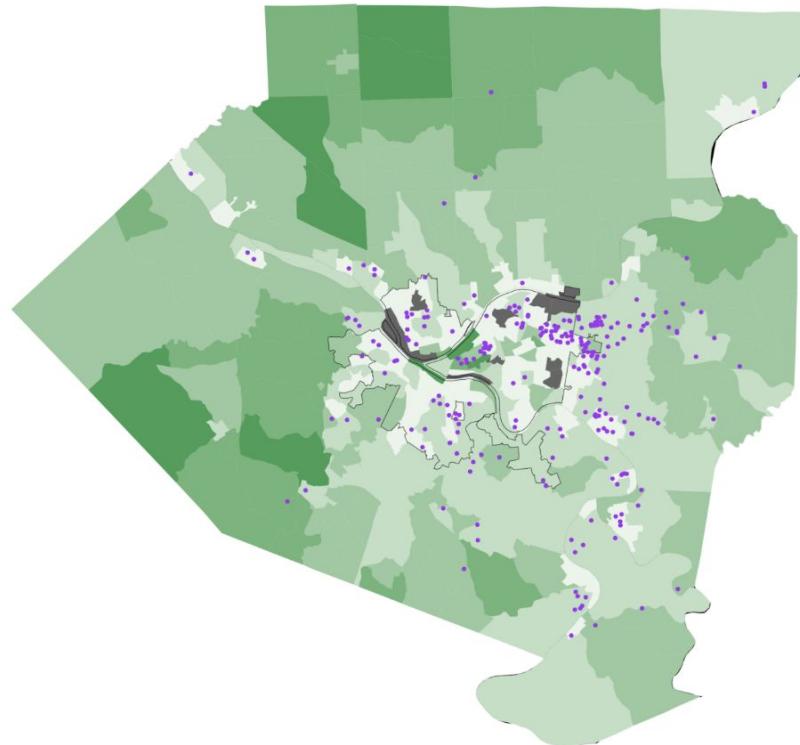
207

Households Served by the Program
Below 50% AMI

102

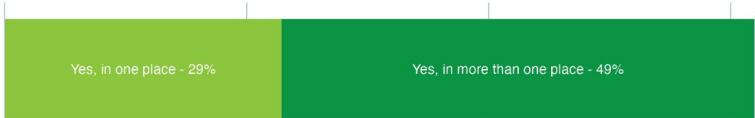
Households Served by the Program
Included Children

Median Year of Home Construction by Census Tract

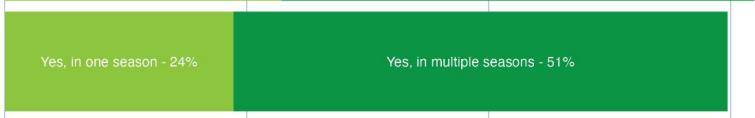


Habitability Issues Are Widespread

Are there any exposed wires in your home?



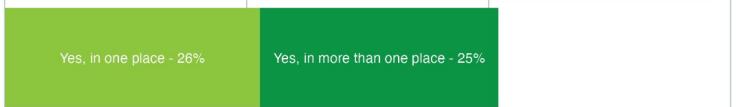
Is it difficult to keep your home warm in Winter or cool in Summer?



Are there rodents or pests in your home?



Is paint peeling in your home?



Is there mold larger than a sheet of paper in your home?



Are there leaks in your home?

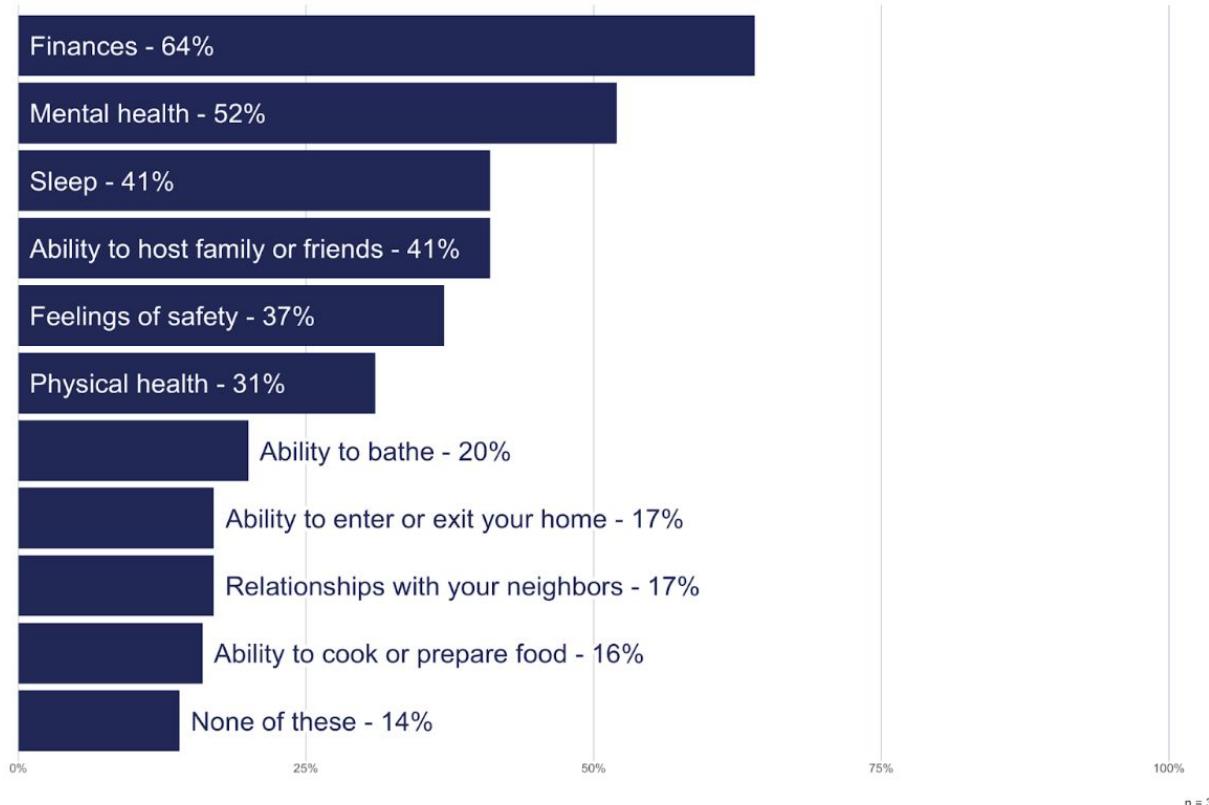


Has your home flooded in the past year?



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."

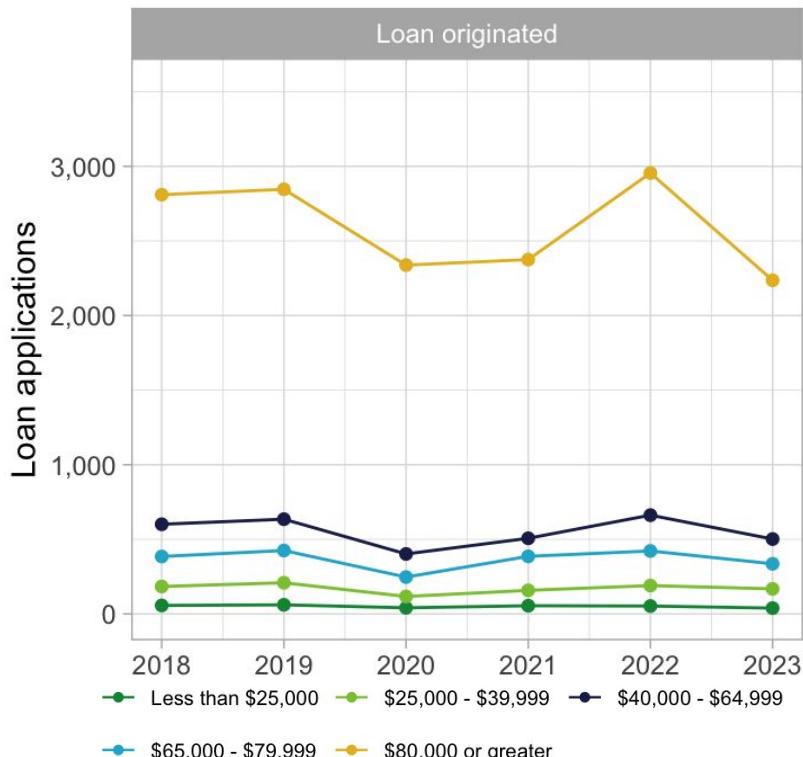
- Lisa

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

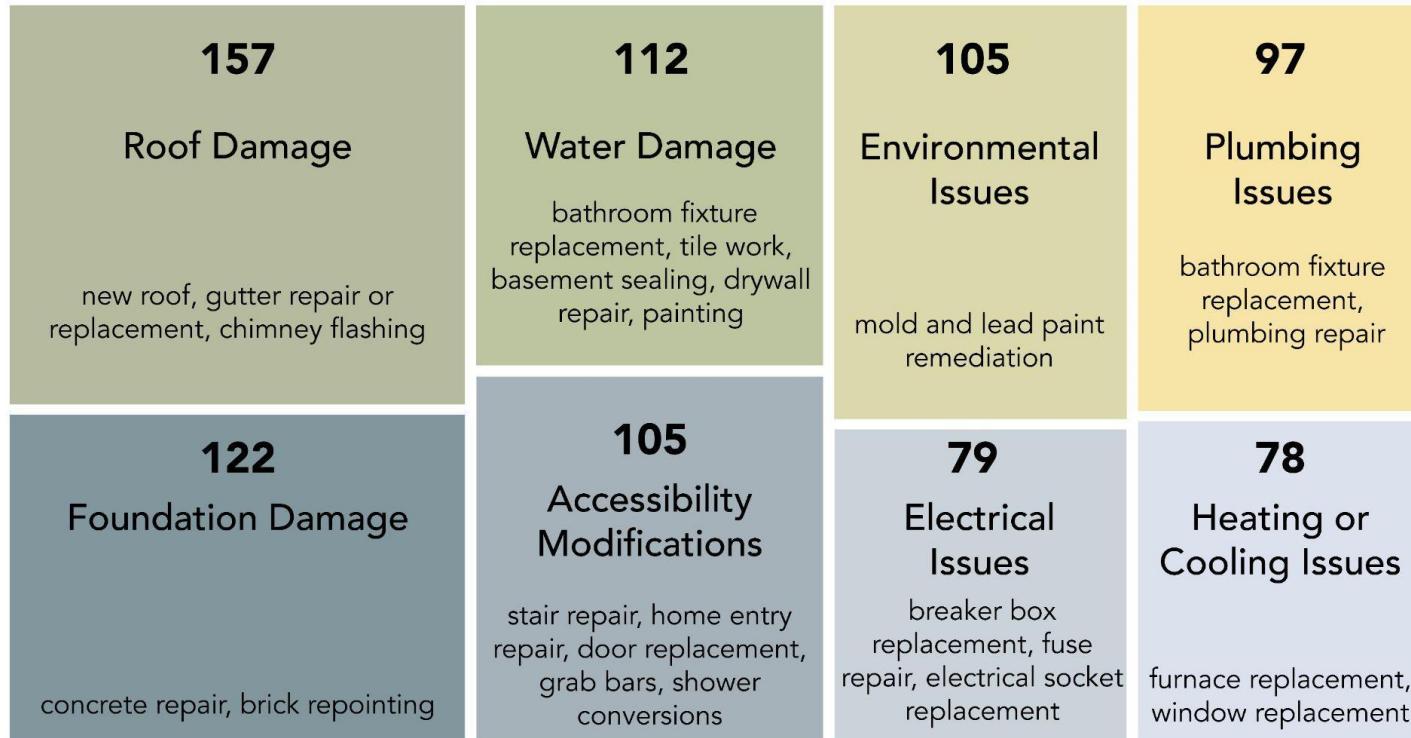
- Half of all survey respondents indicated that they **would be unable to pay for a \$600 emergency repair.**
- About half of survey respondents reported they had work done in their home in the prior year; frequently **this work was performed by household members or friends and family.**
- Lower-income 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



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

Addressing Safety Issues Improves Well-being

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 Yac
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
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www.housinginitiative.org/whole-home-repair-program.html

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[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.