

COVID-19 ARPA Whole-Home Repairs Program

Program Profile

Federal Funds Support Energy Efficiency at the Local Level

On July 8, 2022, Pennsylvania passed the [General Appropriation Act of 2022](#), which included an appropriation of federal funds from the COVID-19 Response Restricted Account to the state's [Department of Community and Economic Development](#) (DCED). The federal funds allocated to DCED are dedicated to standing up and implementing the [COVID-19 American Rescue Plan Act \(ARPA\) Whole-Home Repairs Program](#). This program provides funding to county-wide agencies that improve energy and water efficiency and improve safety and accessibility in homes.

Pennsylvania established the program mainly to address the state's weatherization needs and to provide more expensive services, such as roof repair, that usually are not covered by weatherization programs. It aims to address housing insecurity and the climate crisis by allocating up to \$50,000 per home for weatherization and other repairs, such as patching leaky roofs, addressing foundation issues, and making electrical upgrades.¹

Local governments or authorized nonprofit entities are eligible to apply for funding from the Whole-Home Repairs Program. Only one applicant per county is awarded funding, which varies from county to county based on a variety of metrics. The first application round closed for the program in January 2023; 64 Pennsylvania counties applied for and received funds. Only three counties did not apply to the program.²

Funding recipients provide loans and grants to individual households for home repairs, weatherization, and energy efficiency measures. Homeowners whose income is at or below 80 percent of the area median income are eligible to apply for grants through the county agencies. Additionally, small landlords who own no more than five properties or 15 rental units are eligible for loans through the program. Additionally, each county must invest some portion of the

Fast Facts

Program scope: Provides funding to county-wide agencies to address energy efficiency and weatherization, as well as habitability concerns for eligible homes.

Communities served: Pennsylvania homeowners whose household income does not exceed 80% of the area median income; small landlords (5 properties or fewer).

Funding: American Rescue Plan Act (ARPA).

Key partners: Local governments and nonprofit service providers.

Promising practices: Flexible program design at the county level, extensive communication with county program implementers.

¹ [COVID-19 ARPA Whole Home Repairs Program](#), Department of Community and Economic Development, 2023.

² Nicholas, Horting, Department of Community and Economic Development, 2023. Personal Communication.



program's funds into a workforce development program, although there is no specific dollar or percentage requirement. Loans repaid by December 31, 2026 (the expiration date of the ARPA Coronavirus State and Local Fiscal Recovery Funds) will be redistributed as grants, loans, or to a workforce development program. However, program administrators believe it is unlikely that loans will be paid back in full by the end of 2026.³

Community History

Spanning 45,000 square miles, Pennsylvania touches the Great Lakes, is home to the Pocono Mountains, and boasts bustling cities such as Philadelphia and Pittsburgh.⁴ As such, the state is home to diverse communities with unique needs and challenges. Some rural communities have expressed frustration over the belief that the majority of the state's funding is focused on improving cities and urban areas. The Whole-Home Repairs Program seeks to address this concern of inequitable distribution of funding by offering support to all 67 counties in Pennsylvania.

Requests for weatherization services have overwhelmed the state's Weatherization Assistance Program (WAP), which currently has a deferral list. The Whole-Home Repairs Program alleviates some of this pressure on WAP by providing an additional source for weatherization services and even supporting more expensive renovations that are not normally covered by WAP. The Whole-Home Repairs Program also allows for a community-based approach, as counties identify priority areas for funding. In this way, the Whole-Home Repairs Program can target support to communities and households that need it the most.

Community Engagement

When designing the Whole-Home Repairs Program, program administrators sought input from Community Action Agencies (CAAs). Many of these CAAs are also weatherization agencies and they continue to provide program feedback at regular intervals. In fact, DCED invited all county-level stakeholders to review and comment on the program guidelines as they were developed, and the [Housing Alliance of Pennsylvania](#) was among the stakeholders providing key input that helped shape the program.

Since its inception, minor adjustments, including to program administration and eligibility, have been made to the program based on feedback from stakeholders. Stakeholders have raised

³ Nicholas Horting, Director, Center for Residential Reinvestment Programs, PA Department of Community and Economic Development, 2024.

⁴ [VisitPA.com](#), 2023.



concerns over aspects of how the statute was written, including requiring income documentation from renters and requiring landlords to own the home for another 15 years after services are provided. The Whole-Home Repairs Program is still working through some of these challenges, including how to best engage with landlords and renters.

While DCED has used press releases and social media for outreach and communication, the department has not had to heavily promote the Whole-Home Repairs Program since it was announced. As the program is addressing a real need across Pennsylvania communities, it has gained traction easily. Local news stations have generated interest in the program by covering it, and state legislators have championed it throughout their areas.

Key Partners

The Whole-Home Repairs Program does not have any funding partners, because it is entirely funded by federal dollars that are allocated by the state. However, the program does have many implementation partners. The funding recipients—local governments and nonprofits—are recognized by DCED as implementation partners. The program simply could not function without these partners distributing grants and loans to residents of the counties they represent. While DCED provides high-level oversight and guidance, these partners establish county-level guidelines specific to the needs of their communities, administer the application process, select recipients, coordinate with local coding officials, manage the contractor selection process, oversee the upgrades and repairs, and perform quality control inspections at the completion of the project. These partners also choose the local workforce development program to be targeted for a Whole-Home Repairs Program investment, as required by the program. The full list of implementation partners can be found on the [DCED website](#).

Funding Mechanism

The Whole-Home Repairs Program is supported by funds the state of Pennsylvania received from the federal [American Rescue Plan Act](#). The state allocated \$125 million of this federal funding to the program.⁵ Each county is then provided with funding that totals at least \$200,000. The amount of funding allocated to each county depends on a number of metrics, including the U.S. Census Bureau's median income by household size, number of households by household size, and conditions of housing stock.

⁵ Kate Huangpu, Stephen Caruso, 2023. [How Pennsylvania has \(and hasn't\) spent billions of COVID-19 stimulus dollars](#). WHYY, Spotlight PA.



The State met the requirement to commit the \$125 million to by December 31, 2024, and Pennsylvania’s counties now have until December 31, 2026 to expend all funds. It is possible the program could continue beyond the 2026 deadline as DCED hopes to secure additional funding in the State’s FY24-25 budget.

Program Impact

While the Whole-Home Repairs Program can be used to address habitability, accessibility, and energy efficiency needs, DCED staff anticipate that the majority of funds will be used to address habitability concerns. DCED surveyed funding recipients, and results from the 52 county agencies that responded showed that 408 homes had been awarded funds or were approved and awaiting a formal award by the end of September 2023.

A Westmont Borough (Cambria County) family has been without heat in their home for almost three years. One of the adults and five of the children are disabled. Due to very limited finances, this family has been unable to address the heating issue in their home. Thanks to the Whole-Home Repairs Program, they will now have heat for their family. The applicant was brought to tears when she received approval for the Whole-Home Repairs grant for \$10,000. The family is very thankful and appreciative for the opportunity to improve their living conditions.

These agencies anticipate supporting 3,000 homes and reported a waitlist of 8,000 homes. Taking a more conservative estimate, DCED believes at least 2,500 of these homes will receive aid. The waitlist might have been greater, but many agencies ended the application period early due to the high volume of applicants—underlying the importance of the Whole-Home Repairs Program in Pennsylvania.

DCED has a substantial set of monitoring questions required of each county that has received Whole-Home Repairs Program funds. Counties track these data, which include use of funds and households served, on a quarterly basis. Tracking for this program is particularly thorough, with counties photographing homes in their original state and after services are provided.

Barriers and Challenges

Although the program has successfully provided weatherization and efficiency services to many homes, it has not been without its challenges. Perhaps the greatest hurdle faced by the program relates to contractor support. Many counties have struggled to find contractors willing to support the program, as contractors can be wary of federally funded programs. There is a perception



among contractors that the approval process for federal funding can be challenging, but the funding provided by the Whole-Home Repairs Program is guaranteed.

Funding distribution has created additional challenges. The entire program has a \$125 million budget but some counties only received \$200,000, which in many cases does not come close to meeting community needs. In these cases, the county may have had enough funds to service a handful of homes, but received many more applications than it could award.

For this reason, counties have found different ways to determine which eligible homes can receive services—choosing to provide services on a first-come-first-serve basis or by creating a lottery system. DCED staff believe this overwhelming need for weatherization and efficiency services has fueled Pennsylvania legislators’ interests in expanding the program by providing funding for 2024.

DCED expected all counties to apply for the program, but three did not. One mistook the Whole-Home Repairs Program for another state program to which it had already applied, and the other two counties did not have the capacity to take on another program. The counties that did not apply to the program received significant backlash from their communities for not applying, and this backlash has even been felt at the state level. The state has since had conversations with these counties to better understand their decisions not to apply and discuss the possibility of applying to a potential second round of funding.

Homeowners have also been frustrated about how some counties have chosen to spend the program’s funding. The program was designed to allow flexibility in terms of what each county could do with its allotted funds—allowing the counties to best tailor the program to fit their needs. So, some counties, including Philadelphia County, have taken very specialized approaches, where funding from the Whole-Home Repairs Program is funneled toward one type of service—sometimes as specific as only funding electrical upgrades. These counties have faced criticism from their communities, especially from homeowners who have applied for services that qualify under the state program but are not the services their county has chosen to fund. In many cases, the counties that have taken this tailored approach have other sources of

A home in Myersdale, Pennsylvania (Somerset County) was originally selected for weatherization but had to be placed on the deferral list. It had a severe roof leak, and the balcony deck boards were rotting and unsafe. The WHR grant made it possible to replace the roof and the balcony deck.



funding, besides the Whole-Home Repairs Program, that provide similar weatherization and efficiency services.

This program flexibility also left county staff wanting more guidance from the state. To provide additional support, without making the program less malleable to each county's needs, DCED created open lines of communication between its staff and county agencies. Through continued support and encouragement, each county was able to develop an implementation plan that met their unique needs.

Recommendations from the Field

The flexibility provided to counties in how they use their funding is a strong contributing factor to the Whole-Home Repairs Program's success. Although this flexibility caused some frustration for program applicants, counties were able to shape the program to best fit their needs and fill gaps in their existing funding. DCED staff believe this flexible approach to the program was important for Pennsylvania, as it is a state with diverse types of communities that each face different problems and limitations. That said, they believe a smaller state looking to implement a similar program could choose to be less flexible and enforce stricter requirements while being equally successful.

Additionally, engagement has been important—not only between DCED and county staff, but between the county and its communities. DCED staff recommend that each county reaches out to its communities and community leaders to gauge the true needs of its residents. This engagement at the community level will help guarantee funds are designed to target those most in need and prevent backlash against counties that take a specific and tailored approach to the program. Despite the design and implementation challenges faced by the program, DCED has received feedback from counties and state legislators that, overall, the program is well-liked and appreciated across the state.



For More Information

- [COVID-19 ARPA Whole-Home Repairs Program - PA Department of Community & Economic Development](#)
- [PA Department of Community & Economic Development](#)
- [H.R.1319 - 117th Congress \(2021-2022\): American Rescue Plan Act of 2021 | Congress.gov | Library of Congress](#)