



Appendix

1. **NeighborWorks America: Information & Impact**
2. **NeighborWorks Network Impact in Pennsylvania**
3. **NeighborWorks Northeastern PA's Aging in Place Program & FY23 Overall Impact**
4. **Pennsylvania Whole Home Repairs Program Information**

Statement for the Record of Jesse Ergott, President & CEO, NeighborWorks Northeastern Pennsylvania

**U.S. Senate Committee on Banking, Housing, and Urban Affairs
Subcommittee on Housing, Transportation, and Community Development
April 16th, 2024**



Introduction to NeighborWorks America

NeighborWorks America is a private nonprofit organization, established by Congress in 1978 as the Neighborhood Reinvestment Corporation (Public Law 95-557) to expand opportunities for people to live in affordable homes, improve their lives and strengthen their communities. NeighborWorks pursues this mission through its support of a network of nearly 250 nonprofit housing and community development organizations, which provide on-the-ground support to families and communities in every state, the District of Columbia and Puerto Rico.

NeighborWorks leveraged more than \$9.95 billion in direct investment in communities in FY 2023, attracting \$59 for each federal dollar appropriated.

NeighborWorks leverages its national reach and expertise to build technical skills and organizational capacity, supplement financial resources, and amplify the efforts of these local and regional nonprofit organizations while also acting as a bridge to partners from across the nonprofit, for-profit and public sectors to achieve lasting results.

Through a unique mix of programming and services tailored to meet local needs, NeighborWorks network organizations develop service-enriched rental housing, spearhead community stabilization and engagement activities to revitalize neighborhoods affected by economic downturn or natural disasters, and work to rebuild pathways to improved credit, savings and sustainable homeownership for low- to moderate-income families and families of color.

NeighborWorks America provides network organizations with resources that include flexible grants, tailored technical assistance, best-in-class training and more. As a steward of taxpayer resources, NeighborWorks America also conducts rigorous oversight and annual assessment of the network.

NeighborWorks® America

How We Built Strong Communities in FY2023

NeighborWorks America creates opportunities for people to live in affordable homes, improve their lives and strengthen their communities. Together with our network of nearly 250 local organizations, we build stronger communities in every state, the District of Columbia and Puerto Rico.

Creating Affordable Homes

12,000 Affordable homes preserved

16,300 Homeowners created

11,500 Quality, affordable rental homes developed & preserved

204,600 Rental homes owned and/or managed

82,500 Homes repaired



Delivering Expertise

15,600 training certificates issued to affordable housing and community development practitioners

Investing in Communities

45,240 Jobs created and supported in communities across America

111,600 families and individuals provided with counseling on financial capability, pre-purchase, post-purchase or foreclosure issues

\$59:1 Congressional appropriation leverage



Creating Pathways to Homeownership

For more than 45 years, NeighborWorks America has helped families realize their dream of owning a home. Affordable and sustainable homeownership is a critical pathway to building wealth and long-term financial security. Homeownership offers stability and protection against economic shocks, while also strengthening communities.

Our Approach

NeighborWorks America works to create and maintain homeownership opportunities for families and individuals in urban, suburban and rural communities across the country. A key part of NeighborWorks' strategic approach is working with network organizations to strengthen the continuum of services offered to support the financial health and wealth of low-income and households of color.

- **Housing and Financial Capability Counseling:**

NeighborWorks organizations provide best-in-class education, counseling and coaching to families seeking to build and repair their credit; increase savings; manage debt and access affordable financial products.

- **Lending:** NeighborWorks organizations provide education and counseling and offer down payment and other financial assistance through loans and grants to make homeownership more affordable.

- **Homeownership Preservation:** NeighborWorks organizations assist homeowners by providing post-purchase education, foreclosure mitigation counseling and assistance with refinancing and reverse mortgage financing.

- **Home Rehabilitation:** NeighborWorks organizations help homeowners to maintain, repair and rehabilitate their homes; retrofit them for energy efficiency and increase accessibility through specialized loan products and staff construction specialists who help residents find qualified contractors, write work specifications and oversee property improvements so that work is done correctly and within budget.

Compared to the general marketplace, NeighborWorks network organizations far exceed the national rates of outreach and service to households of color – with low- to moderate-income households of color making up more than half of network-assisted homebuyers.

Our Work in Action

When Akidda Goppy became a mother, she set a goal of buying a home in which to raise her family. Knowing she was not yet ready, she looked for help and found the Fast Track program from Neighborhood Housing Services of Baltimore, which provides financial education services to clients who are not yet buyer-ready. Working one-on-one with a dedicated coach, Goppy tackled her financial challenges and cleared her path to homeownership. Speaking at a Fast Track graduation, she shared how much she loves her new home. "Of all the programs we run, this is the one that has the greatest level of appreciation from our clients," said Dan Ellis, NHS of Baltimore Executive Director. "People come back, trust us, know us and stay in a relationship with us. That is the piece that is absolutely critical."



Promoting Equity through Minority Homeownership

NeighborWorks America is committed to intentional, comprehensive action to close the racial homeownership and wealth gaps created by legacies of discrimination and systematic exclusion from credit access that have created decades of obstacles for communities of color.

To overcome these obstacles, NeighborWorks is actively engaged with several multi-sector coalitions striving to create homeownership opportunities for underserved households.

"We must, as a country, keep the pathways of property ownership and homeownership open," says NeighborWorks America's President & CEO Marietta Rodriguez.

Working in partnership with minority communities, NeighborWorks network organizations have developed innovative and impactful strategies to address the barriers homebuyers face. By providing credit counseling, homeownership education, down payment assistance, home

rehabilitation and repairs and many other services, NeighborWorks organizations make the dream of ownership a reality for minority homebuyers.

In recognition of the need to scale up efforts in this area, NeighborWorks launched the Accelerating Homeownership for People of Color grant program to facilitate engagement between peer organizations and to identify replicable models, tools and best practices. This grant program is just one example of the way NeighborWorks and the network are leading the charge to meaningfully expand homeownership opportunities for people of color.

NeighborWorks® America

How We Built Strong Communities in FY2023

82,500

homes repaired

12,000

families and individuals assisted in preserving homeownership

111,600

families and individuals counseled and educated on housing issues

16,300

families and individuals assisted in purchasing a home

NeighborWorks in Pennsylvania FY 2023 Impact

\$2,064,250

GRANTS FROM NEIGHBORWORKS AMERICA
to NeighborWorks organizations from core appropriation

The NeighborWorks network consists of housing and community development organizations across the country, including sixteen organizations serving Pennsylvania.

11,871

**TOTAL HOUSING AND COUNSELING
SERVICES PROVIDED**

645

NEW HOMEOWNERS
Purchased homes with assistance or directly from
NeighborWorks organizations

3,621

RENTAL HOMES
Owned and/or managed single-family and
multifamily rental homes as of 9/30/2023

2,754

HOMES REPAIRED
Owner-occupied and rental homes improved with
basic repairs

4,642

CUSTOMERS COUNSELED AND EDUCATED
Enrolled in pre-purchase, post-purchase, financial
capability or foreclosure counseling

209

PRESERVED OR REHABILITATED HOMES
Rehabilitation, foreclosure counseling with retained
home, refinancing, and other preservation services

873

JOBS CREATED AND/OR MAINTAINED
Modeled using organizations' FTE count plus
multipliers from NAR, NAHB, and BEA

81:1

GRANTS LEVERAGE
Total investment per dollar of grants from
federally appropriated funds

\$166,395,083

**TOTAL LEVERAGED INVESTMENT
in Pennsylvania**

NeighborWorks in Pennsylvania FY 2023 Impact

Organizations Located in Pennsylvania

HACE	Philadelphia	www.hacecdc.org
Housing Development Corporation MidAtlantic	Lancaster	www.hdcweb.org
Neighborhood Housing Services of Greater Berks, Inc.	Reading	www.nhsgb.org
NeighborWorks Northeastern Pennsylvania	Scranton	www.nwnepa.org
NeighborWorks Western Pennsylvania	Pittsburgh	www.neighborworkswpa.org
New Kensington Community Development Corporation	Philadelphia	www.nkcdc.org

Organizations Also Operating in Pennsylvania

Arbor Housing and Development	www.arbordevelopment.org
CHN Housing Partners	www.chnhousingpartners.org
Fahe, Inc.	www.fahe.org
GROW South Dakota	www.growsd.org
Homewise, Inc.	www.homewise.org
Neighborhood Housing Services of Baltimore, Inc.	www.nhsbaltimore.org
New Jersey Community Capital	www.newjerseycommunitycapital.org
PathStone Corporation	www.pathstone.org
St. Mary Development Corporation	www.stmarydevelopment.org
Wealth Watchers, Inc.	www.wealthwatchersfl.org

**NeighborWorks
Pennsylvania Housing Activities and Investment
FY2023**

Organization Name	Total Staffing - Full-Time Equivalent	Customers Counseled and/or Educated	Homeowners Created	Homeowners Preserved	Rental Homes Constructed, Acquired and Preserved	Rental Homes Portfolio, Owned and/or Managed	Homes Repaired	Total Investment	Grants Received	Jobs Created and/or Maintained
NeighborWorks Western Pennsylvania	9.0	256	114	0	0	0	0	\$18,001,191	\$253,000	66
Neighborhood Housing Services of Greater Berks, Inc.	19.5	591	213	0	0	0	0	\$39,844,359	\$461,000	130
NeighborWorks Northeastern Pennsylvania	18.0	742	87	138	2	2	139	\$16,525,489	\$305,500	70
New Kensington Community Development Corporation	47.5	1,019	114	30	0	81	0	\$25,565,382	\$207,000	125
Housing Development Corporation MidAtlantic	147.0	0	3	0	105	2,759	2,615	\$10,925,833	\$487,750	352
HACE	24.5	1,662	45	41	30	470	0	\$22,930,710	\$350,000	131
Neighborhood Housing Services of Baltimore, Inc. (MD)		10	0	0	0	0	0	\$2,112		
Neighborhood Housing Services of Chicago, Inc. (IL)		1	0	0	0	0	0	\$0		
Ithaca Neighborhood Housing Services, Inc. (NY)		3	0	0	0	0	0	\$0		
NeighborWorks Southern Colorado (CO)		4	0	0	0	0	0	\$0		
NEST (CT)		1	0	0	0	0	0	\$0		
Homewise, Inc. (NM)		2	1	0	0	0	0	\$244,258		
Troy Rehabilitation & Improvement Program, Inc. (NY)		1	0	0	0	0	0	\$0		
NewVue Communities, Inc. (MA)		1	0	0	0	0	0	\$0		
PathStone Corporation (NY)		132	26	0	0	101	0	\$6,085,737		
BCL of Texas (TX)		1	0	0	0	0	0	\$0		
DreamKey Partners, Inc. (NC)		3	0	0	0	0	0	\$0		
Interfaith Community Housing of Delaware, Inc. (DE)		50	0	0	0	0	0	\$0		
Home HeadQuarters, Inc. (NY)		2	0	0	0	0	0	\$0		
Arbor Housing and Development (NY)		2	0	0	0	120	0	\$0		
St. Mary Development Corporation (OH)		0	0	0	0	48	0	\$0		
CommunityWorks North Dakota (ND)		1	0	0	0	0	0	\$0		
Community Ventures Corporation (KY)		50	0	0	0	0	0	\$0		
Manna, Inc. (DC)		3	0	0	0	0	0	\$0		
Housing Partnership for Morris County (NJ)		3	0	0	0	0	0	\$0		
Avenue Community Development Corporation (TX)		1	0	0	0	0	0	\$0		
Chautauqua Home Rehabilitation and Improvement Corporation (NY)		4	0	0	0	0	0	\$0		
Neighbor to Neighbor, Inc. (CO)		2	0	0	0	0	0	\$0		
NeighborGood Partners, Inc. (DE)		80	0	0	0	0	0	\$0		
East Akron Neighborhood Development Corporation Inc. (OH)		1	0	0	0	0	0	\$0		

Organization Name	Total Staffing - Full-Time Equivalent	Customers Counseled and/or Educated	Homeowners Created	Homeowners Preserved	Rental Homes Constructed, Acquired and Preserved	Rental Homes Portfolio, Owned and/or Managed	Homes Repaired	Total Investment	Grants Received	Jobs Created and/or Maintained
St. Ambrose Housing Aid Center (MD)		1	0	0	0	0	0	\$0		
NeighborWorks Montana (MT)		2	0	0	0	0	0	\$0		
GROW South Dakota (SD)		0	37	0	0	0	0	\$6,985,270		
Fahe, Inc. (KY)		0	4	0	0	0	0	\$1,150,504		
Avesta Housing Development Corporation (ME)		1	0	0	0	0	0	\$0		
St. Joseph's Carpenter Society (NJ)		4	0	0	0	0	0	\$0		
cdcb come dream. come build. (TX)		0	0	0	0	0	0	\$0		
Housing Development Fund, Inc. (CT)		1	0	0	0	0	0	\$0		
New Jersey Community Capital (NJ)		0	0	0	0	0	0	\$2,695,000		
Windham & Windsor Housing Trust (VT)		1	0	0	0	0	0	\$0		
Wealth Watchers, Inc. (FL)		1	1	0	0	0	0	\$418,770		
CHN Housing Partners (OH)		2	0	0	40	40	0	\$15,020,468		
Piedmont Housing Alliance (VA)		1	0	0	0	0	0	\$0		
Pennsylvania Totals	265.5	4,642	645	209	177	3,621	2,754	\$166,395,083	\$2,064,250	873

**NeighborWorks
Pennsylvania Housing Activities and Investment
FY2019 - FY2023**

Organization Name	Customers Counseled and/or Educated	Homeowners Created	Homeowners Preserved	Rental Homes Constructed, Acquired and Preserved	Homes Repaired	Total Investment	Grants Received
NeighborWorks Western Pennsylvania	3,306	851	0	0	0	\$109,804,215	\$1,261,971
Neighborhood Housing Services of Greater Berks, Inc.	3,510	1,177	10	0	0	\$186,408,442	\$2,313,420
NeighborWorks Northeastern Pennsylvania	2,268	414	487	4	622	\$64,485,521	\$1,223,150
New Kensington Community Development Corporation	7,481	578	162	0	0	\$112,624,983	\$1,651,330
Housing Development Corporation MidAtlantic	0	8	0	506	13,757	\$63,950,527	\$2,204,800
HACE	3,607	66	212	30	4	\$28,685,983	\$723,000
Foundation Communities (TX)	0	0	0	0	0	\$0	
Neighborhood Housing Services of Baltimore, Inc. (MD)	22	0	0	0	0	\$2,112	
Neighborhood Housing Services of Chicago, Inc. (IL)	3	1	0	0	0	\$226,451	
Ithaca Neighborhood Housing Services, Inc. (NY)	3	0	0	0	0	\$0	
NeighborWorks Southern Colorado (CO)	4	0	0	0	0	\$0	
Neighborhood Housing Services of South Florida, Inc. (FL)	2	0	0	0	0	\$0	
NeighborWorks Toledo Region (OH)	0	0	0	0	0	\$0	
NEST (CT)	1	1	0	0	0	\$241,530	
NeighborWorks Home Partners (MN)	1	1	0	0	0	\$246,802	
Neighborhood Housing Services of Los Angeles County (CA)	1	0	0	0	0	\$0	
Homewise, Inc. (NM)	2	1	0	0	0	\$244,258	
Troy Rehabilitation & Improvement Program, Inc. (NY)	1	0	0	0	0	\$0	
NewVue Communities, Inc. (MA)	1	0	0	0	0	\$0	
Codman Square Neighborhood Development Corp. (MA)	2	1	0	0	0	\$399,900	
PathStone Corporation (NY)	296	149	0	0	0	\$28,456,557	
BCL of Texas (TX)	1	0	0	0	0	\$0	
Champlain Housing Trust (VT)	0	0	0	0	0	\$0	
DreamKey Partners, Inc. (NC)	3	0	0	0	0	\$0	
Interfaith Community Housing of Delaware, Inc. (DE)	131	1	0	0	0	\$241,996	
NeighborWorks Orange County (CA)	0	1	0	0	0	\$121,100	
Home HeadQuarters, Inc. (NY)	2	0	0	0	0	\$0	
Arbor Housing and Development (NY)	4	0	0	0	0	\$0	
St. Mary Development Corporation (OH)	0	0	0	0	0	\$0	
CommunityWorks North Dakota (ND)	1	0	0	0	0	\$0	
Community Ventures Corporation (KY)	139	0	0	0	0	\$0	

Organization Name	Customers Counseled and/or Educated	Homeowners Created	Homeowners Preserved	Rental Homes Constructed, Acquired and Preserved	Homes Repaired	Total Investment	Grants Received
Manna, Inc. (DC)	3	0	0	0	0	\$0	
Housing Partnership for Morris County (NJ)	14	4	0	0	0	\$824,500	
Avenue Community Development Corporation (TX)	4	0	0	0	0	\$0	
Chautauqua Home Rehabilitation and Improvement Corporation (NY)	4	0	0	0	0	\$0	
Homeport (OH)	2	0	0	0	0	\$0	
Neighbor to Neighbor, Inc. (CO)	2	0	0	0	0	\$0	
NeighborGood Partners, Inc. (DE)	126	2	0	0	0	\$435,563	
East Akron Neighborhood Development Corporation Inc. (OH)	1	0	0	0	0	\$0	
Origin SC (SC)	4	0	2	0	0	\$145,820	
St. Ambrose Housing Aid Center (MD)	2	1	0	0	0	\$166,199	
Frontier Housing, Inc. (KY)	0	2	0	0	0	\$126,520	
NeighborWorks Montana (MT)	2	0	0	0	0	\$0	
GROW South Dakota (SD)	0	271	0	0	0	\$53,071,089	
Fahe, Inc. (KY)	0	4	0	0	0	\$1,150,504	
Way Finders, Inc. (MA)	0	2	0	0	0	\$347,900	
Avesta Housing Development Corporation (ME)	1	0	0	0	0	\$0	
St. Joseph's Carpenter Society (NJ)	11	0	0	0	0	\$0	
cdcb come dream. come build. (TX)	0	0	0	0	0	\$0	
Affordable Housing Alliance, Inc. (NJ)	6	0	4	0	0	\$1,974,000	
Suncoast Housing Connections (FL)	1	0	0	0	0	\$0	
Housing Development Fund, Inc. (CT)	1	0	0	0	0	\$0	
New Jersey Community Capital (NJ)	0	0	0	0	0	\$2,695,000	
Windham & Windsor Housing Trust (VT)	1	0	0	0	0	\$0	
Chicanos Por La Causa, Inc. (AZ)	0	0	0	0	0	\$196,308,805	
Wealth Watchers, Inc. (FL)	3	2	0	0	0	\$586,226	
CHN Housing Partners (OH)	4	0	1	40	0	\$15,258,693	
Mission Economic Development Agency (CA)	1	0	0	0	0	\$0	
Piedmont Housing Alliance (VA)	1	0	0	0	0	\$0	
Pennsylvania Totals	20,986	3,538	878	580	14,383	\$869,231,197	\$9,377,671

CUSTOMERS COUNSELED AND/OR EDUCATED: This is a sum of NeighborWorks America network clients given pre-purchase, post-purchase, and/or foreclosure counseling. It also includes workshops such as financial management, fair housing, and predatory lending, as well as disaster related, homelessness prevention, and rental counseling and education categories. As of FY2022 clients are allocated to the state in which the client resides, otherwise to the state in which the NeighborWorks organization's office is located.

HOMEOWNERS CREATED: This is the number of clients where NeighborWorks America network organizations constructed a new home, sold a home in their portfolio, provided a mortgage for home purchase or served as counselor and/or facilitated a home purchase. Clients are allocated to the state in which the client resides; hence, a NeighborWorks organization's production in its home state may appear smaller than its total production where it has out-of-state customers.

HOMEOWNERS PRESERVED: Total number of clients for whom a NeighborWorks organization provided direct rehabilitation services, lending for rehabilitation, foreclosure mitigation counseling that resulted in retention of the home, refinancing, or a reverse mortgage. Like Homeowners Created, customers are allocated to the state of the customer's address.

RENTAL HOMES CONSTRUCTED, ACQUIRED AND PRESERVED: This is the number of rental homes that were constructed, acquired for new renters or with existing renters, refinanced to extend affordability, or rehabilitated by a NeighborWorks America network organization. This also includes rental homes developed with fee-for-service assistance, and rental homes rehabilitated with NSP funds. Units are allocated to the state in which the rental housing is located.

HOMES REPAIRED: This encompasses the number of owner-occupied homes repaired by NeighborWorks America organizations, where repairs are at least \$100 and less than \$2,000 for a given home. This number also includes a count of repaired rental homes owned and/or managed by a NeighborWorks America network organization where the organization made a repair of between \$100 and \$6,000. The data does not count routine maintenance activities in repaired homes. Note that any repairs that cost more than \$2,000 (owner-occupied) or \$6,000 (rental) are considered a home preservation. Units are allocated to the state in which the NeighborWorks organizations office is located.

TOTAL INVESTMENT: Total investment is the sum of the total costs for:

- Commercial real estate development
- Rental production (including repair)
- Real estate developed for sale
- The value of commercial loans made
- Total value of consumer loans made
- Total financing for homeownership (new and preserved, the latter including any costs related to foreclosure mitigation outcomes that retain the home, financing costs related to refinance, reverse, rehab, and replacement)
 - The cost of financial assistance and supportive services, which include resources to maintain residency, food security services, short-term housing, emergency rental and utility assistance, and other supportive services to provide housing, food, safety, or other necessities to individuals and families within the community
 - The cost of special projects, which are small community improvements like community gardens, the cost of repairs of owner-occupied units, the costs of infrastructure investments (parking lots, street lighting, etc.), and costs associated with land banking.

GRANTS RECEIVED: Grants received are from NeighborWorks America core appropriation funds only (does not include NFMC, EHLP, MHA, or Urban LIFT).

UNIT COUNTS: Organizations who are affiliated into the NeighborWorks network have a grace period of 3 quarters to report production to NeighborWorks America. For FY2023, organizations that were affiliated in Quarters 3 and 4 (April - September, 2023) would not have reported production within the FY2023 fiscal year, although they may have received grant funds or other resources during that time period.

Total staffing full-time equivalents, rental homes portfolio owned and/or managed and jobs created and/or maintained are all annual measures and available in the one-year impact report.



NeighborWorks®

NORTHEASTERN
PENNSYLVANIA

Aging in Place

NeighborWorks Northeastern PA's Aging in Place program provides homeowners age 60 and above with services that focus on assisting them to continue living safely and with dignity in their home and community.

Program Components:

Critical Safety Modifications & Home Repairs - Through recommendations provided by occupational therapists, NWNEPA coordinates and facilitates home modifications and crucial repairs for older adults to prevent them from having to move into a facility-type living environment.

Volunteer Services - Working with local businesses, universities, schools, and the community, NWNEPA coordinates small home repairs, interior/exterior painting, porch and step repair, weatherization services, and home safety kit installation.

Financial Counseling and Education - NWNEPA has partnered with the Lackawanna County Tax Claim Bureau and the Lackawanna County Area Agency on Aging to offer support for the Elderly Property Tax and Extension Program which can extend, defer, or assist older adults who are behind on their property taxes. Older adults are also assisted with foreclosure prevention/loss mitigation counseling, budgeting and financial coaching.

Community Partnerships and Connections - NWNEPA helps to identify and serve socially isolated seniors through our Friendly Visitor and Care Call programs.

The Aging in Place program has been made possible with assistance from The Harry and Jeanette Weinberg Foundation, NeighborWorks America, HUD, Lackawanna, Luzerne, Wyoming, and Wayne County Area Agencies on Aging, PHFA, The Moses Taylor Foundation, PPL Foundation, AllOne Charities, Highmark, HNB Foundation, The United Way of Lackawanna & Wayne Counties, Geisinger, and the PA Whole Home Repairs Program.



Our Impact

 800+

OLDER ADULTS HAVE RECEIVED AGING IN PLACE SERVICES

Critical Safety Modifications:



BATHROOM MODIFICATIONS



GRAB BARS/ RAILING INSTALLATIONS



HOME REPAIRS



RAMP INSTALLATIONS

\$6,300,000+

WORTH OF INVESTMENT AND COMMUNITY IMPACT



FINANCIAL COACHING

SENIOR ISOLATION PREVENTION



NeighborWorks
NeighborWorks Northeastern Pennsylvania Housing Activities and Investment
FY2023

Production State	Total Staffing - Full-Time Equivalent	Customers Counseled and/or Educated	Homeowners Created	Homeowners Preserved	Rental Homes Constructed, Acquired and Preserved	Homes Repaired	Rental Homes Portfolio, Owned and/or Managed	Total Investment	Grants Received	Jobs Created and/or Maintained
Pennsylvania	18.0	742	87	138	2	139	2	\$16,525,489	\$305,500	70
New Jersey		7	0	0	0	0	0	\$0		
New York		22	1	0	0	0	0	\$207,984		
Grand Total	18.0	771	88	138	2	139	2	\$16,733,473	\$305,500	70

TOTAL STAFFING - FULL-TIME EQUIVALENTS: The total number of full-time equivalent staff (FTEs) reported in the FY2023 Annual Survey for NeighborWorks organizations only.

CUSTOMERS COUNSELED AND/OR EDUCATED: This is a sum of NeighborWorks America network clients given pre-purchase, post-purchase, and/or foreclosure counseling. It also includes workshops such as financial management, fair housing, and predatory lending, as well as disaster related, homelessness prevention, and rental counseling and education categories. As of FY2022 clients are allocated to the state in which the client resides, otherwise to the state in which the NeighborWorks organization's office is located.

HOMEOWNERS CREATED: This is the number of clients where NeighborWorks America network organizations constructed a new home, sold a home in their portfolio, provided a mortgage for home purchase or served as counselor and/or facilitated a home purchase. Clients are allocated to the state in which the client resides; hence, a NeighborWorks organization's production in its home state may appear smaller than its total production where it has out-of-state customers.

HOMEOWNERS PRESERVED: Total number of clients for whom a NeighborWorks organization provided direct rehabilitation services, lending for rehabilitation, foreclosure mitigation counseling that resulted in retention of the home, refinancing, or a reverse mortgage. Like Homeowners Created, customers are allocated to the state of the customer's address.

RENTAL HOMES CONSTRUCTED, ACQUIRED AND PRESERVED: This is the number of rental homes that were constructed, acquired for new renters or with existing renters, refinanced to extend affordability, or rehabilitated by a NeighborWorks America network organization. This also includes rental homes developed with fee-for-service assistance, and rental homes rehabilitated with NSP funds. Units are allocated to the state in which the rental housing is located.

HOMES REPAIRED: This encompasses the number of owner-occupied homes repaired by NeighborWorks America organizations, where repairs are at least \$100 and less than \$2,000 for a given home. This number also includes a count of repaired rental homes owned and/or managed by a NeighborWorks America network organization where the organization made a repair of between \$100 and \$6,000. The data does not count routine maintenance activities in repaired homes. Note that any repairs that cost more than \$2,000 (owner-occupied) or \$6,000 (rental) are considered a home preservation. Units are allocated to the state in which the NeighborWorks organizations office is located.

RENTAL HOMES PORTFOLIO, OWNED AND/OR MANAGED: This is the number of rental homes owned and/or managed by NeighborWorks America network organizations. . For FY2023 units are allocated to the state in which the rental property is located.

TOTAL INVESTMENT: Total investment is the sum of the total costs for:

- Commercial real estate development
- Rental production (including repair)
- Real estate developed for sale
- The value of commercial loans made
- Total value of consumer loans made
- Total financing for homeownership (new and preserved, the latter including any costs related to foreclosure mitigation outcomes that retain the home, financing costs related to refinance, reverse, rehab, and replacement)
- The cost of financial assistance and supportive services, which include resources to maintain residency, food security services, short-term housing, emergency rental and utility assistance, and other supportive services to provide housing, food, safety, or other necessities to individuals and families within the community
- The cost of special projects, which are small community improvements like community gardens, the cost of repairs of owner-occupied units, the costs of infrastructure investments (parking lots, street lighting, etc.), and costs associated with land banking.

GRANTS RECEIVED: Grants received are from NeighborWorks America core appropriation funds only (does not include NFMC, EHLP, MHA, or Urban LIFT).

JOBS CREATED AND/OR MAINTAINED: This calculation estimates the total jobs created and/or maintained by the NeighborWorks America organizations' activities. It combines the current full-time employee count from each organization with a modeled estimate of full-time employees created or supported in the overall economy as a result of NeighborWorks America organizations' activities, including new construction, rehabilitation and repair for residential and commercial developments, and sales of existing homes. The modeled estimates are generated using publicly available multipliers from National Association of Realtors, National Association of Home Builders, and the Bureau of Economic Analysis. Job estimates are represented here as full-time employees.

UNIT COUNTS: Organizations who are affiliated into the NeighborWorks network have a grace period of 3 quarters to report production to NeighborWorks America. For FY2023, organizations that were affiliated in Quarters 3 and 4 (April - September, 2023) would not have reported production within the 2023 fiscal year, although they may have received grant funds or other resources during that time period.

WHOLE-HOME REPAIRS PROGRAM

Help for Homeowners and Small Landlords



OVERVIEW

The COVID-19 ARPA Whole-Home Repairs Program addresses housing insecurity and the climate crisis by providing grant funding to county programs supporting up to \$50,000 per unit in repairs for homeowners and small landlords to support upkeep and weatherization. Additionally, this program provides funding to PA counties for construction-related workforce development

WHO'S ELIGIBLE?

Pennsylvania homeowners whose household income does not exceed 80% of the area median income are eligible for grants. Pennsylvania small landlords who own no more than 5 properties and no more than 15 rental units of affordable housing are eligible for loans.

HOW TO APPLY

A complete list of the agencies providing services through the Whole-Home Repairs Program can be found at dced.pa.gov/whr.

The PA Department of Community and Economic Development (DCED) provides local governments and non-profit service providers with funding to implement the Whole Home Repairs Program to residents of their counties.



SERVICES

The Whole-Home Repairs Program covers services in but not limited to:

- Habitability and safety concerns
- Measures to improve energy or water efficiency
- Accessibility for individuals with disabilities

Homeowners should contact their county servicer with questions about the program or to apply.

WHOLE-HOME REPAIRS

Program Guidelines
September 2023



Table of Contents

Section I – Statement of Purpose	1
Section II – Eligibility	1
A. Eligible Applicants	1
B. Uses of Funds	1
Section III – Definitions	3
Section IV – Program Requirements	5
A. General Information	5
B. Reporting	5
C. Other Requirements	6
Section V – Application Procedures	7
Section VI – Application Evaluation	7
Section VII – Procedures for Accessing Funds	7
Section VIII – Program Inquiries	8
Appendix I – Supplemental Items	8

Section I – Statement of Purpose

The **Whole-Home Repairs Program** will provide funding for county-wide agencies to address habitability and safety concerns, provide measures to improve energy or water efficiency and make units accessible for individuals with disabilities.

The Whole-Home Repairs Program addresses housing insecurity and the climate crisis by providing grant funding to county programs supporting up to \$50,000 per unit in repairs for homeowners and small landlords to support upkeep and weatherization. Additionally, this program provides funding to the counties for construction-related workforce development.

Pursuant to Section 3002(1) of the act of July 8, 2022 (Act No. 1A of 2022), known as the General Appropriation Act of 2022, the General Assembly of the Commonwealth appropriated federal funds from the COVID-19 Response Restricted Account to the Department of Community and Economic Development for COVID Relief – ARPA – Whole Home Repairs Program.

Pursuant to Section 135-C of the act of July 11, 2022 (Act No. 54 of 2022), known as the Fiscal Code, the Department of Community and Economic Development is authorized to establish the Whole-Home Repairs Program, issue guidelines and award grants in accordance with the Statement of Purpose set forth above.

Section II – Eligibility

A. Eligible Applicants

1. An eligible applicant for direct funding from DCED under the Whole-Home Repairs Program shall be a county government, a nonprofit organization, or a governmental entity, such as a municipal authority, selected by a county as follows:
 - For a county of the first class, the eligible applicant shall be determined by the mayor and approved by city council.
 - For a county of the second class, the eligible applicant shall be determined by the county executive.
 - For any county other than a county of the first or second class, the eligible applicant shall be determined by the county government.
2. Each county will receive an allocation to be used for the purposes of this program. By submitting an application to DCED as outlined under Section V of these guidelines, an eligible applicant agrees to commit funding to eligible projects outlined under Section II (B). Any county allocation that is not applied for by an eligible applicant during the application period will be re-allocated to those counties that have applied to participate in the program based on the allocation formula referenced in Section VI of these guidelines.

B. Uses of Funds

Eligible applicants shall use the funds for all of the following:

1. Create and/or implement grant and loan programs to address habitability concerns, improve energy or water efficiency, or to make units accessible for individuals with disabilities.

- a. An eligible applicant will make grants available to homeowners whose household income does not exceed 80% of the area median income.
 - b. An eligible applicant will make loans available to small landlords renting affordable units with the loans secured by a mortgage recorded against the rental property.
 - c. A single grant to a homeowner or a single loan to a small landlord may not exceed \$50,000 per owner-occupied or rental unit.
 - d. Loan forgiveness may be available if all of the following criteria are met:
 - i. Small landlord offered a three-year extension of the lease to a tenant occupying a unit when the funds were accepted by the small landlord.
 - ii. Annual increases in monthly rent have not exceeded 3% of the base rent or the unit has been occupied by a tenant participating in the Housing Choice Voucher Program for a period of no less than 15 years beginning on the date the loan was received.
 - iii. In the prior 15 years beginning on the date the loan was received, the small landlord has not committed a serious code violation with regard to the small landlord's rental property for which the small landlord has taken no substantial steps to correct the violation.
 - iv. The small landlord has maintained ownership of the unit for a period of no less than 15 years beginning on the date the loan was received.
 - e. An eligible applicant, being the county government or nonprofit entity authorized by the county, is responsible for ensuring the loan terms are met to receive loan forgiveness or proper repayment is made to recapture a loan that is not forgiven.
2. Administer the program, including staff, implementing systems and data management tools designed to leverage and maximize enrollment in all existing home repair programs administered by nonprofit organizations, government entities, and public utilities.
 - a. Up to 4% of the grant award may be used for administration costs.
 - b. Up to 10% of the funds awarded may be used for the provision and enhancement of all of the following:
 - i. Technical assistance and case management services for homeowners, renters, and small landlords.
 - ii. A universal program application process evidenced by a single point of contact for homeowners and/or small landlords.
 - iii. Coordination across waitlists for existing home repair programs.
 - iv. Program and policy analysis, outcomes reporting, and program evaluation.
 - v. Referrals, where appropriate, to legal aid, social service providers specializing in mental, developmental, and physical health conditions, and other relevant community-based services.
 3. Invest in workforce development programs that will connect trainees to jobs through committed employer partnership related to improving the habitability and performance of homes, including any of the following:
 - a. Cash stipends for trainees. Applicants seeking to provide stipends as an eligible use must outline limits or requirements in the required Project Plan as part of the application required under Section V and Appendix I.
 - b. Costs related to the design and implementation of pre-apprenticeship, apprenticeship, and publicly funded on-the-job training programs.

Section III – Definitions

The following words and phrases when used in the Whole-Home Repairs Program guidelines are defined accordingly:

- **“Affordable unit”** – Units where rents are affordable to tenants at or below 60% of area median income, adjusted for household size, as defined annually by the Pennsylvania Housing Finance Agency’s PennHOMES countywide limits.
- **“Accessibility”** – Home modifications should be designed to meet the needs of the person with the physical disability who will be residing in the home. Eligible modification items may include, but are not limited to the following: bathroom modifications, installation of grab bars and handrails, kitchen modifications, lifting devices, main level bathroom or bedroom addition, ramp addition or repair, sidewalk addition or repair, widening doorways or hallways, as defined by the Pennsylvania Housing Finance Agency’s Access Home Modification Program.
- **“Code”** – The term includes the following:
 1. All applicable state and local building, housing, property maintenance, fire, health or other public safety ordinances, laws or codes related to the use or maintenance of real property. The term does not include a subdivision and land development or a zoning ordinance enacted by a municipality.
 2. All applicable state and local tax laws; ordinances and resolutions.
- **“Disabilities”** – As the term “handicap or disability” is defined in section 4 of the act of October 27, 1955 (P.L. 744, No. 222), known as the Pennsylvania Human Relations Act.
- **“Existing home repair programs”** – Programs administered by such entities that provide services to repair residential housing and to make home modifications for accessibility that are funded in accordance with or through, but not exclusively limited to the following programs:
 1. The weatherization assistance programs administered as a part of the programs authorized under the Low-Income Home Energy Assistance Act of 1981 (Public Law 97-35, 42 U.S.C. §8621 et seq.) or the Energy Conservation in Existing Buildings Act of 1976 (Public Law 94-385, 42 U.S.C. §6851 et seq.).
 2. The Community Development Block Grant Program under Title I of the Housing and Community Development Act of 1974 (Public Law 93-383, Stat. 633), as amended.
 3. The HOME program under the act of December 18, 1992 (P.L. 1376, No. 172), known as the Pennsylvania Affordable Housing Act.
 4. The Medical Assistance Community Health Choices Program.
 5. The Pennsylvania Housing Affordability and Rehabilitation Enhancement Program under Article IV-D of the act of December 3, 1959 (P.L. 1688, No. 621), known as the Housing Finance Agency Law.
 6. The Keystone Communities Program administered by DCED.
 7. Low-Income usage reduction programs established under 52 Pa. Code Ch. 58 (relating to residential low-income usage reduction programs).
 8. The Energy Efficiency and Conservation Program established under 66 Pa.C.S. §2806.1(b)(1)(i)(G) (relating to energy efficiency and conservation program).

- **“Habitability concerns”** – Home repairs that are required to ensure residential units are any of the following:
 1. Fit for human habitation.
 2. Free from defective conditions or health and safety hazards, including asbestos, mold, pests or lead.
 3. Free of conditions preventing installation of measures to improve energy or water efficiency and lower utility costs.
- **“Homeowner”** – A person who is any of the following:
 1. An owner of record evidenced by a publicly recorded deed.
 2. An owner-occupant of a manufactured home who leases a space in a manufactured home community.
 3. An equitable owner who can demonstrate an ownership interest in a property as provided by law, including: (i) A person who has inherited an interest in a property; (ii) A person who has entered a contract to purchase a property; (iii) A person who was the owner of record before a fraudulent conveyance of the property; (iv) A person who is a trust beneficiary and a person holding a partial ownership interest in a property such as tenancy by the entirety, joint tenancy, tenancy in common and life estate.
- **“Serious violation”** – A code violation that poses an imminent threat to the health and safety of a dwelling occupant, occupants in surrounding structures or passersby.
- **“Small landlords”** – A person who meets all of the following criteria:
 1. The person is a landlord.
 2. The person has an ownership stake in no more than five properties and no more than 15 rental units.
 3. The person rents those properties or units described immediately above for use as a primary residence for a fee, regardless of the length or form of the lease.
- **“Substantial step”** – An affirmative action as determined by a property code official or officer of the court on the part of a small landlord or property managing agency to remedy a serious code violation, including physical improvements or repairs to the property, which affirmative action is subject to appeal in accordance with applicable law.

Section IV – Program Requirements

A. General Information

1. DCED will award grants to no more than one applicant per county as outlined under Section II, A. This shall not be construed to prohibit DCED from awarding more than one grant to a county applicant to serve multiple counties.
2. Nothing in this program shall be construed to prohibit an applicant which receives funds from subgranting the funds to another entity to perform any of the purposes specified in Section II, B.
 - Applicants must receive approval from DCED for all subgrantees. The name of the subgrantee, their contact information, and expected participation should be included.
 - Subgrantee names and contact information, in addition to applicant name and information, will be published on DCED's website.
3. Program funds shall not supplant existing resources dedicated to existing home repair programs, but may be used to support, expand, and enhance existing home repair programs as provided under Section II, B.

B. Reporting

1. Applicants are required to submit quarterly and annual grant reports to DCED, on a form and in a manner prescribed by the department, containing information necessary for DCED to comply with legislative requirements as well as any other reporting required by the US Treasury and ARPA – State and Local Fiscal Recovery Funds. The report shall include all of the following information related to program funds expended under Section II, B:
 - The total number of units, and the average cost per unit, for which homeowners addressed habitability concerns, installed energy efficiency measures and made accessible for individuals with disabilities as a result of program funds awarded under this act.
 - The total number of units, and the average cost per unit, for which small landlords addressed habitability concerns, installed energy efficiency measures and made accessible for individuals with disabilities as a result of program funds awarded under this act.
 - The total amount of program funds invested in addressing habitability concerns, installing energy efficiency measures and making units accessible for individuals with disabilities.
 - The total number of grant and loan applications that were received, approved and denied.
 - The total number of grant and loan applications where funds were leveraged with other existing programs for home repair and accessibility, and a summary of those programs
 - A summary of the most common reasons for denial of applications.
 - The income and demographic information for households assisted under the program.
 - The number of new staff hired to fulfill the services.
 - A summary of systems improvements to fulfill the services.
 - The total amount of program funds invested in workforce development programs.
 - The total number and average amount of cash stipends provided to trainees.
 - The income and demographic information for individuals assisted by funds utilized.
 - The total number of small landlords participating in the program.

- The total number of people in the individual units being repaired.
- Any additional reporting requirements as mandated by the U.S. Treasury under the American Rescue Plan Act of 2021 (ARPA) – State and Local Fiscal Recovery Funds (SLFRF) Compliance and Reporting Guidance.

C. Other Requirements

1. **Nondiscrimination**

No assistance shall be awarded to an applicant under this program unless the applicant certifies that the applicant shall not discriminate against any employee or against any person seeking employment by reason of race, gender, creed, color, sexual orientation, gender identity or expression, or in violation of the Pennsylvania Human Relations Act, which prohibits discrimination on the basis of race, color, religious creed, ancestry, age, sex, national origin, handicap or disability, or in violation of any applicable federal laws. All contracts for work to be paid with grant funds must contain the Commonwealth's official nondiscrimination clause.

2. **Conflict of Interest**

An officer, director, or employee of an applicant who is a party to or has a private interest in a project shall disclose the nature and extent of the interest to the governing body of the applicant, and may not vote on action of the applicant concerning the project, nor participate in the deliberations of the applicant concerning the project.

3. **Project Records**

The applicant must maintain full and accurate records with respect to the project and must ensure adequate control over related parties in the project. The program office requires access to such records, as well as the ability to inspect all work, invoices, materials, and other relevant records at reasonable times and places. Upon request of the program office, the applicant must furnish all data, reports, contracts, documents, and other information relevant to the project.

4. **Payments**

Fund payments are subject to the following requirements in the Uniform Guidance (2 C.F.R. Part 200): 2 C.F.R. § 200.303.

5. **Financial Audit**

For subgrantees with expending federal funds, a single audit may be required. Title 2 CFR Subtitle A, Chapter II, Part 200, Subpart F – Audit Requirements should be reviewed to determine if a single audit is required.

6. **Worker Safety**

Pursuant to Executive Order 2021-06, Worker Protection and Investment (October 21, 2021), the Commonwealth is responsible for ensuring that every Pennsylvania worker has a safe and healthy work environment and the protections afforded them through labor laws. To that end, contractors and grantees of the Commonwealth must certify that they are in compliance with all applicable Pennsylvania state labor and workforce safety laws. Such certification shall be made through the Worker Protection and Investment Certification Form (BOP-2201) and submitted with the bid, proposal or quote.

7. Prevailing Wage

The Pennsylvania Prevailing Wage Act applies to all construction, reconstruction, demolition, alteration and/or repair work that is: 1) done under contract, 2) has an estimated cost of over \$25,000 and is funded in whole or in part but funds of a public body. 43 P.S. § 165-2(5). The funds for the Whole Home Repair Program constitute funds from a public body and, as such, any recipient of Whole Home Repair Program funds who uses them for construction, reconstruction, demolition, alteration and/or repair work that is estimated to cost over \$25,000 must comply with all applicable requirements under the Prevailing Wage Act, including but not limited to ensuring that all construction workers are paid the prevailing wage. Please direct any specific questions regarding the Prevailing Wage Act to the Department of Labor and Industry, Bureau of Labor Law Compliance at RA-LI-SLMR-LLC@pa.gov

Section V – Application Procedures

To apply for funding, the applicant must submit the electronic on-line Department of Community and Economic Development Single Application for Assistance located at dced.pa.gov/singleapp. Required supplemental information outlined in Appendix I of these guidelines must be attached electronically to the application as directed on the Addenda tab. County allocation amounts will be made available on DCED's publicly available webpage prior to the application acceptance period.

Section VI – Application Evaluation

The Department of Community and Economic Development will review all submitted applications on a rolling basis for adherence to the guidelines and all required program information.

Each county will receive an allocation (no less than \$200,000) based on calculations using a variety of metrics, including but not limited to the U.S. Census Bureau's Median Income by Household Size, Number of Households by Household size, Year of Structure Built and the Number of Households with Conditions and HUD's 80% Income Limits by Household Size by County.

Section VII – Procedures for Accessing Funds

Upon approval of an application by DCED, a grant agreement (contract) will be issued electronically to the applicant explaining the terms and conditions of the grant to include the approved scope of work. The contract must be electronically signed and returned timely, or the offer may be withdrawn.

- At the time of application, the applicant will be requested to provide the name, title, and email address of two individuals authorized to execute a contract, if awarded.

Upon full execution of the grant agreement, the applicant will receive an advanced payment request form and instructions for requesting funds.

Section VIII – Program Inquiries

Program inquiries should be directed to:

PA Department of Community and Economic Development
Community Affairs and Development
Whole-Home Repairs Program

Telephone: 1.866.466.3972

E-mail: RA-DCWHOLHOMEREPPROG@pa.gov

Appendix I – Supplemental Items

1. **Project Plan** – Provide a project plan which discusses all of the following:
 - a. Planned approach and/or execution of each of the eligible uses of funds outlined in Section II, B to include organizational capacity, partnerships, local evaluation criteria.
 - b. Brief description of the eligible applicant’s expertise with relation to the program’s intent.
 - c. If applicable, the name, contact information, and a brief description of expertise and funding breakdown for all anticipated subgrantee partnerships
2. **Draft Guidance**
Loan forgiveness process and proposed monitoring.
3. **Cost Estimates** –
 - a. Amount of program funds being requested and intended use breakdown, including subgrantees if applicable.
 - b. Estimated total cost of eligible uses outlined in Section II, B.
 - c. Estimated commencement dates for funds to be utilized for eligible uses.
4. **Resolution/Designation** – Eligible applicants must provide appropriate documentation indicating the eligible applicant has been designated as the eligible applicant by the applicable entity identified in Paragraph A of Section II – Eligibility of the Guidelines.