

# Tackling Energy Poverty Through Whole-Home Approaches to Energy Efficiency and Weatherization

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Allegheny County

# Whole Home Repairs Program





Allegheny County Whole-Home Repairs is a collaborative effort among several organizations within Allegheny County—including ACTION-Housing, Women for a Healthy Environment, Rebuilding Together Pittsburgh, and the Allegheny County Department of Human Services

# Allegheny County Whole Home Repairs Program

- Over 250 homes completed.
- \$11.6 million total in construction paid out.
- Average cost per home is \$45,006.00.
- 72% of homes repaired were black head of households.
- 43% of households were seniors.
- 39% of households had children.
- 90% of households were at or below 60% of Area Median Income.
- 68% of households were at or below 40% Area Median Income.
- 60% of homes had roof repair/replacement.





# Questions with the Start of the Program

- How to be collaborative in a County with 130 separate municipalities and dozens of separate community advocacy organizations and CDCs?
- How to ensure that program applicants have a fair and low barrier application process?
- How to ensure equitability when selecting eligible applications?
- How to tie together the multiple local, city, and county-based home improvement programs so applicants will have an easier time applying?



# Our Answers to Those Questions

- ACTION Housing along with the newly elected County Executive conducted several large group meetings with stakeholders so that their concerns and opinions were heard. We also did many smaller group sessions in low-income census tracts that had minority-majority homeownership rates with their elected officials and residents so we could address their experience issues with programs like this.
- With the assistance of the Allegheny County Department of Human Services we created an application database that would streamline and simplify the application. We also established application drop-in centers and worked with local organizations to provide application assistance for those who struggle with on-line applications.



# Our Answers to Those Questions

- ACTION Housing along with Stanford University and Brandeis University created an algorithm that weighted applicants' percentage of being chosen so that those communities that have been historically overlooked and not engaged have an increased chance of being selected.
- The application database was created to allow for updates to fields, menu items, and multiple program criteria to be added without much of an issue. Other government and non-government agencies can access prior applicants' data once completing an information sharing agreement with the Allegheny County Department of Human Services. The City of Pittsburgh's Urban Redevelopment Authority is already working with us to add their program to the database.



# Key Take Aways

- Collaboration, collaboration, collaboration. You will not be able to address everyone's concerns, but you should give them space to express and be heard. This also allows you to partner with organizations that excel in fields that you may not.
- There must be a central organization who acts as lead on the program. Too many cooks leads to an inconsistency in the meals.
- Having a sole point of application makes thing much easier for applicants and staff. While this can be expansive to create from the ground up, we have found foundations have an appetite for technological advances that ensure the most at need receive a fair opportunity to find assistance.



# Q & A

Thank you!





# Tackling Energy Poverty through Whole-Home Approaches to Energy Efficiency and Weatherization



# Schuylkill Community Action: Who We Are



## SCA's Mission

*Our mission is to focus all available resources on low-income Schuylkill County residents empowering them to achieve self-sufficiency.*



✓ Established as part of President Lyndon Johnson's *War on Poverty*, the **Federal Economic Opportunity Act of 1964** led to the creation of Schuylkill Community Action (SCA). Originally incorporated in 1965 as *The Economic Opportunity Cabinet of Schuylkill County*.

✓ **SCA is the leading organization** in Schuylkill County dedicated to addressing the needs of low-income residents. Through the **Community Services Block Grant (CSBG)** and various grants and partnerships, we provide a wide range of essential services.

✓ **One of 1,000+ Community Action Agencies** across the country, working to combat poverty and empower communities.

✓ Recognized as the **Schuylkill County Chamber of Commerce Non-Profit of the Year** in 2019.



# Schuylkill Community Action: Comprehensive Services

## Bridge House

A 12-unit transitional housing program located at Laurel Terrace in Pottsville, providing a supportive and safe environment for individuals and families facing long-term homelessness. Residents receive personalized case management and access to services such as life skills training, parenting classes, career development, and counseling. The program emphasizes self-sufficiency, with stays ranging from 3 to 12 months.

## Emergency Services

Offers immediate assistance including clothing vouchers, emergency shelter for 1 to 5 nights at local facilities, and aid in replacing essential documents like Photo IDs and Birth Certificates. Case managers work closely with clients to explore long-term solutions and, when appropriate, refer them to the Bridge House Program for transitional housing.

## Utility Assistance

Collaborates with PPL Electric Utilities and UGI to help low-income individuals manage utility costs. Programs include On Track (reduces monthly payments and forgives a portion of back debt), Operation Help, Security Deposit Waiver (PPL), CAP, and Operation Share (UGI). Eligibility requires proof of income and varies by program.

## Schuylkill Food Network

Operates 21 pantry sites throughout Schuylkill County, ensuring residents have access to nutritious food. The network addresses food insecurity by distributing essential items to individuals and families in need.

## Financial Education Coaching

Provides counseling services aimed at developing functional budgets and repairing credit. Clients receive personalized guidance to enhance financial literacy, manage debt, and work towards economic self-sufficiency.

## Weatherization Services

Aims to reduce the energy burden on households by assessing and improving a home's energy efficiency and air circulation. Services may include insulation, sealing leaks, and optimizing heating systems, leading to lower utility bills and a more comfortable living environment.



WEATHERIZATION  
ASSISTANCE  
PROGRAM







# SCA Rehab Program Guidelines

- ✓ 🏠 **Homeownership Requirement** – Must own and reside in the home as the primary residence.
- ✓ 💰 **Financial & Insurance Obligations** – Must be current on property taxes and utilities and carry homeowner's insurance.
- ✓ 📄 **Forgivable Mortgage** – A 5-year forgivable mortgage is placed on the property to ensure continued residence and deter selling (excludes Senior/Disabled and Whole Home Rehab programs).
- ✓ 🌊 **Flood Zone Restriction** – Property cannot be located in a flood zone.
- ✓ ⚠️ **Safety & Environmental Inspections** – Includes radon gas and lead-based paint testing, along with a full rehabilitation assessment.
- ✓ 🛠️ **Major System Repairs** – Addresses critical home systems, including:
  - 🏠 Roofing
  - 🔥 Heating systems
  - ⚡ Electrical wiring
  - 🚿 Bathroom & kitchen plumbing
- ✓ 🚑 **Health & Safety Improvements** – Enhancements may include:
  - 🔔 Smoke alarms & carbon monoxide detectors
  - 🔥 Fire extinguishers
  - 🚶 Handrails & porch repairs
  - 🚪 Door & window replacements



Before



After



# Senior & Disabled Home Rehabilitation Program

✓ 🏠 **Funded by Act 137** – Program is supported through grants from the local **Affordable Housing Trust Fund Program**.

✓ 📋 **Eligibility Criteria:**

👴 **Seniors (62+)** – Must meet **100% AMI** income guidelines.

♿ **Disabled Individuals (Any Age)** – Must meet **80% AMI** income guidelines.

✓ ⌚ **High Demand & Waitlist:**

📅 **Minimum 2-year waitlist**

📋 **Current list:** 116 seniors & 45 disabled applicants

✓ 🛠️ **Rehabilitation Assistance:**

💰 **Funding Limit:** Up to **\$9,000** per household.

🔧 **Eligible Repairs Include:**

🏠 Chair lifts & accessibility ramps

🚿 Tub-to-shower conversions

⚙️ Major system repairs (roof, plumbing, electrical, heating, etc.)

✓ 📍 **Countywide Applications** – Open to all eligible residents throughout **Schuylkill County**.

✓ 📊 **Proven Impact** – Over the past **five years**, **SCA** has completed **33** home rehabilitations, improving safety and accessibility for seniors and individuals with disabilities.



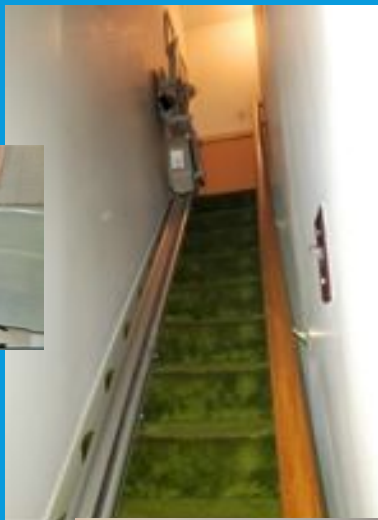


# Transforming A Home, Improving A Life

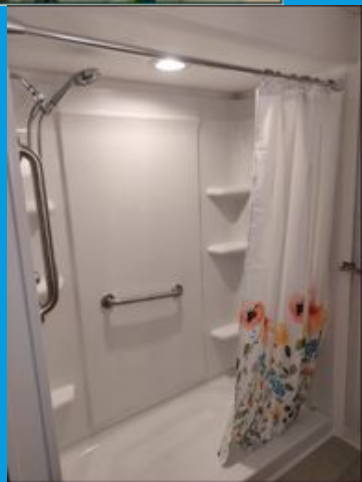
Living on a fixed income, one Schuylkill County senior struggled with mobility and home safety. Thanks to the **Schuylkill County Housing Repair Program for Senior Citizens & Individuals with a Disability**, critical improvements were made, including:

- ✓ 🚒 Smoke & carbon monoxide detectors for safety
- ✓ 🪑 A chair glide for safe, easy mobility
- ✓ 🚿 An accessible shower for independent living

BEFORE



AFTER



**"The new shower and chair glide have been life-changing. I don't know how I would manage without them. Now, I can continue living in my home safely and comfortably!"**



# Transforming A Home, Improving A Life



BEFORE



AFTER

Act 137 funds supported critical home improvements through the **Senior & Disabled Home Rehab Program**, ensuring safer and more comfortable living conditions for eligible homeowners. Recent upgrades included:

- ✓ 🔥 Energy-efficient furnace for reliable heating
- ✓ 🚒 Smoke detectors to enhance fire safety
- ✓ 🧯 Fire extinguisher for added home protection

These essential upgrades help seniors and individuals with disabilities remain safely in their homes with improved comfort and security.





# Schuylkill County Asthma/COPD Home Repair Program

## Program Funding:

- ◆ Funded through USDA Housing Preservation Grant & PHARE

## Eligibility & Referral:

- ◆ Households must be referred by LVHN after treatment for asthma/COPD-related issues.
- ◆ Must meet **80% AMI income guidelines**
- ◆ **Renters & homeowners** are eligible (different assistance levels)

## Program Benefits:

 **Homeowners:** Eligible for up to **\$24,999** in rehab services to reduce asthma triggers, including:

- ✓ Mold & moisture remediation
- ✓ Carpet removal & flooring improvements
- ✓ Air quality enhancements

 **Renters:** Receive **cleaning products** to minimize home triggers, including:

- ✓ HEPA-filter vacuum
- ✓ Mop & bucket
- ✓ Lidded garbage can
- ✓ Simply Green cleaning products & dusters
- ✓ Food storage containers

## Impact:

- ✓ **4** homeowners have received critical rehab improvements
- ✓ **13** renters have received cleaning product kits for a healthier home





# Transforming A Home, Improving A Life

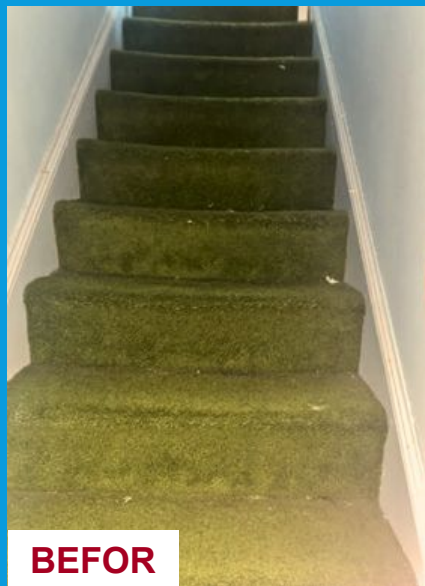


A hardworking single mother of three struggled to keep her home safe for her children, especially with asthma triggers making daily life difficult. Through the Asthma Remediation Home Repair Program, her home underwent critical improvements that made a real difference in their health and well-being.

The program provided essential repairs, including moisture control in the basement, installation of steel doors, carpet removal, rain gutter installation, replacement windows, front porch repairs, and lead remediation. These upgrades not only improved the home's safety but also helped reduce asthma triggers.

To further support her family, she also received asthma-friendly cleaning supplies, ensuring a healthier environment for her children. Thanks to these improvements, she now has peace of mind knowing her home is safer, healthier, and better suited for her family's needs.

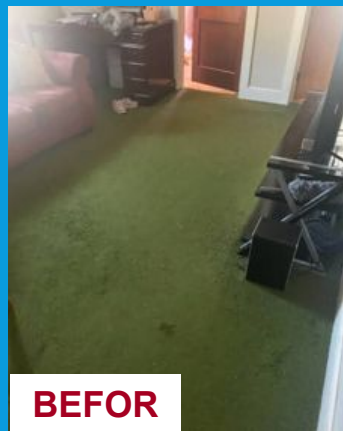
**Transforming Homes for Health:**  
**Before & After Success Stories from**  
**the Asthma/COPD Home Repair**  
**Program**



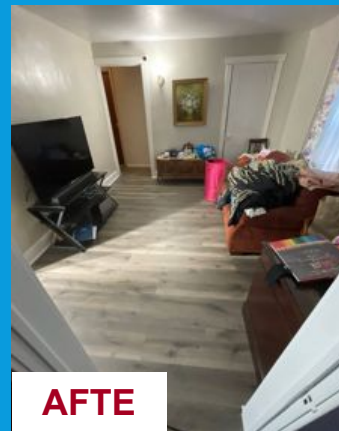
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# Transforming Homes for Health: Before & After Success Stories from the Asthma/COPD Home Repair Program



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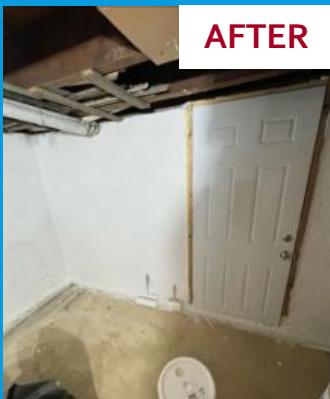
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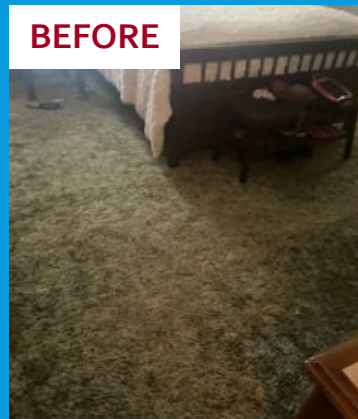
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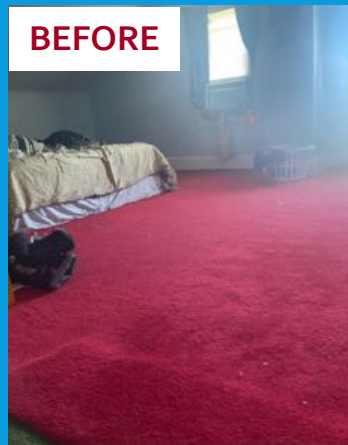
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# City Of Pottsville Repair Program

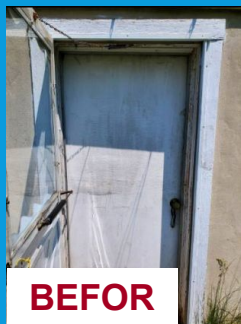


- **Funded through** HOME Investment Partnership Grant received by the City
- **Administered by** Schuylkill Community Action (SCA)
- **Income limit:** 80% AMI
- **Addresses:** Lead, radon gas, and other home & safety issues, including:
  - Roof repairs
  - Heating systems
  - Electrical work
- **Funding cap:** \$24,999, unless additional funding is available and contractors exceed the prevailing wage threshold
- **Impact:** SCA has completed **32** rehabs in the City of Pottsville





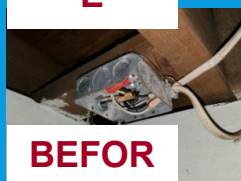
✓ Through the *City of Pottsville Home Repair Program*, HOME funds provided critical repairs that enhanced safety, accessibility, and energy efficiency for an elderly resident, ensuring they can remain in their home comfortably and securely.



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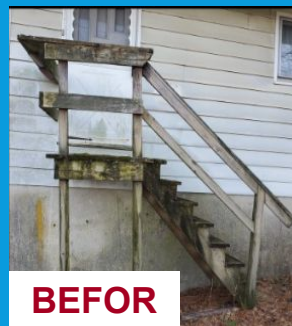
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⚡ Electrical repairs

🔧 Plumbing work

🏠 New basement stairs

🚪 Installation of exterior doors

🚪 Addition of 3 storm doors

🏠 New roof

🪟 New window

🛁 Tub-to-shower conversion

🔴 Exterior handrail installation



# Pine Grove Township Rehab Program



- **Funded through** Community Development Block Grant (CDBG)
  - **Eligibility Requirements:**
    - ✓ Must be a **homeowner** and **reside** in Pine Grove Township
    - ✓ **Income limit:** 80% AMI
  - **Program Details:**
    - ✓ **Rehab cap:** Up to \$24,999
    - ✓ **Focus areas:** Health, safety, and energy efficiency improvements
  - **Typical Home Repairs Include:**
    - 🏠 **Roof repairs**
    - 🔥 **Heating system upgrades**
    - ⚡ **Electrical & plumbing improvements**
    - 🚒 **Smoke & carbon monoxide detectors**
- ✓ SCA has completed **20** home rehabs over the past 10 years, improving safety and quality of life for residents.

**BEFORE**



**AFTER**







# Minersville Borough Home Rehab Program



- ♦ **Funded by:** Community Development Block Grant (CDBG)
  - ♦ **Eligibility Requirements:**
    - ✓ **Must own and reside** in a home within Minersville Borough
    - ✓ **Income limit:** 80% AMI
  - ♦ **Program Details:**
    - ✓ **Repair cost cap:** Up to **\$24,999**
    - ✓ **Focus:** Addressing major system deficiencies and safety concerns
  - ♦ **Eligible Repairs Include:**
    - 🏠 **Roof repairs**
    - 🔥 **Heating system upgrades**
    - ⚡ **Electrical & plumbing improvements**
    - 🚒 **Smoke & carbon monoxide detectors** for enhanced safety
- ✓ **SCA currently has two applications in process.**

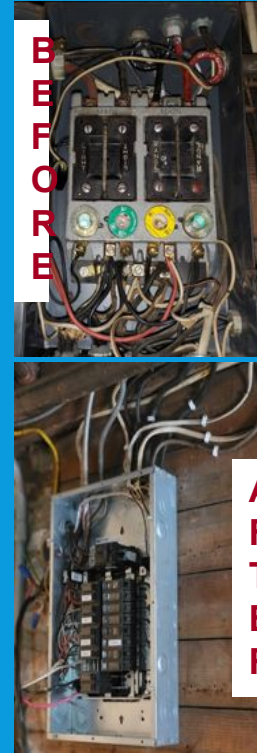




# West Penn Township Rehab Program



- ◆ **Funded by:** Community Development Block Grant (CDBG)
  - ◆ **Eligibility Requirements:**
    - ✓ Must own and reside in a home within West Penn Township, Schuylkill County
    - ✓ Income limit: 80% AMI
  - ◆ **Program Focus:**
    - ✓ Health & safety improvements
    - ✓ Code compliance & accessibility modifications
    - ✓ Energy efficiency upgrades
    - ✓ Lead-based paint hazard reduction & radon mitigation
- ✓ SCA has completed 5 home rehabs over the past 4 years.





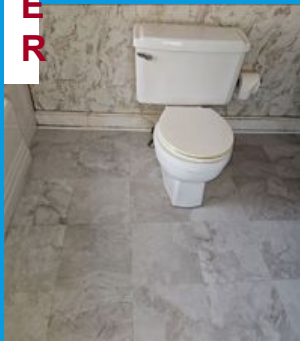
# Transforming A Home, Improving A Life: West Penn Township



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A satisfied homeowner, an 80-year-old man from **West Penn Township**, shared his appreciation for the essential upgrades made possible through the DCED-funded Owner-Occupied Home Rehabilitation Program:

- 💬 "The windows will lower oil consumption along with the new furnace."
- 💬 "More than I hoped for."
- 💬 "No contractor could do better. Everyone was very helpful. I'm truly grateful to everyone involved."

## Program Upgrades Completed:

- ✓ **Electrical upgrade:** Old fuses removed and replaced with a new 100-amp electric panel ⚡
- ✓ **New furnace installed** for improved heating efficiency 🔥
- ✓ **2 steel & 1 storm door** installation for enhanced safety and insulation 🚪
- ✓ **26 new windows** to improve energy efficiency 🪟
- ✓ **Interior handrails** for better mobility and safety 🚶
- ✓ **Kitchen & bathroom floors replaced** for improved functionality and aesthetics 🚿
- ✓ **Waterproof shower panels replaced** to prevent damage 🚿
- ✓ **Smoke & carbon monoxide detectors updated** for safety 🔴
- ✓ **Fire extinguisher provided** to ensure emergency preparedness 🔥
- ✓ **Radon levels decreased** from 51.9 to 4 for healthier indoor air quality 🌱



# HOME Weatherization Deferral Rehab



💰 **Launched as a pilot program** in 2018, with additional funding received in 2019 to continue the initiative

💧 **Referrals** come directly from the Weatherization team when a home doesn't qualify for Weatherization due to issues such as:

- 🏠 Mold/moisture
- 🏠 Leaking/damaged roof
- ⚡ Knob & tube wiring
- ❄️🔥 Non-functioning heating systems

**Program also addresses:**

- ☢️ Lead and radon hazards
- 🔧 Code violations

💰 **No rehab limit**; however, the estimated post-rehab valuation must meet funding standards

🔧 **Post-repair referral:** Once work is completed, the household is referred back to have Weatherization work completed

🔧✅ **SCA has completed 16** deferral rehabs since 2018





# ARPA Whole-Home Repairs Program Overview



 **Funded by ARPA** |  **Rehab capped at \$24,999** | **Income limit: 80% AMI**

**The Program:** Turns deteriorating houses into safe, dignified homes while dramatically increasing property values and community stability.




## Key Impact & Program Details

- **Average Investment:** \$24,000 per home | **Property Value Increase:** 98%
- **Lives Directly Impacted:** 25+ residents | **Community Investment:** \$340,000+
- **Households Served:** 12 under 40% AMI, 11 under 80% AMI
- **Current Waitlist:** 120 households (~2 year wait)

## Eligibility & Requirements

- ✓ Homeowner, primary residence | Up to date on taxes, utilities, insurance
- ✓ No 5-year forgivable mortgage requirement for elderly clients

## **Rehab Work Includes:**

-  Roof repairs, electrical systems, HVAC, plumbing, health & safety upgrades
-  Lead/radon mitigation, accessibility improvements
-  **Post-Rehab:** Households referred to Weatherization program for energy efficiency







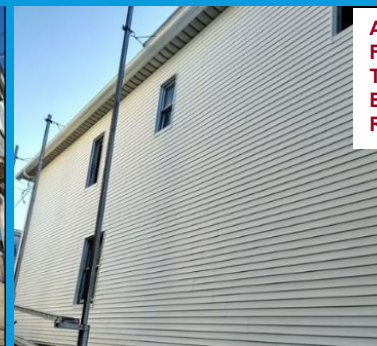
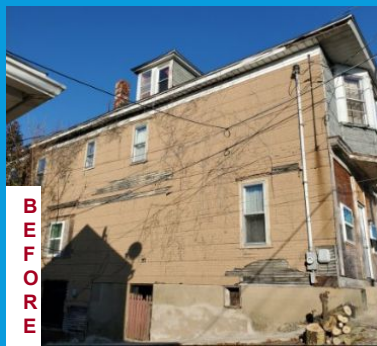
# Transforming A Home, Improving A Life: Whole-Home Repairs Program

A hardworking single mother faced serious safety hazards and structural issues in her home, making daily life challenging. Thanks to the Whole Home Repairs Program, she received critical upgrades to create a safer and more comfortable living environment for her family.

## Improvements Made:

- 🔴 **Smoke detectors:** Installed 3 for fire safety
- ⚡ **Electrical system:** Upgraded to meet modern standards
- 🏠 **Rear porch:** Rebuilt for stability and safety
- 🚪 **Doors:** Installed 3 steel doors & storm doors for security and insulation
- ☁️ **Windows:** Replaced to improve energy efficiency
- 🌧️ **Rain gutters:** Installed to prevent water damage
- 🏠 **Siding & exterior:** Repaired to enhance durability
- ▼ **Interior stairs:** Added for safer basement access

Thanks to this program, her home is now **safer, stronger, and more energy-efficient**, giving her and her children peace of mind.





# Transforming A Home, Improving A Life: WHOLE-HOME REPAIRS PROGRAM

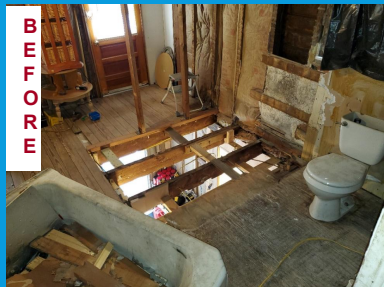
🏠 **SHENANDOAH** | Senior on fixed income

Investment: \$24,817 | Comprehensive Home Rehabilitation

## Life-changing improvements:

- Complete bathroom renovation
- Electrical System Overhaul
- Interior Handles throughout
  - Smoke & carbon monoxide detectors
  - Fire safety equipment

*"I did not have a bathroom. Now I*



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🏠 **ASHLAND** | Elderly woman

Investment: \$24,915

Value increase: \$32,698 → \$57,613 (76% increase)

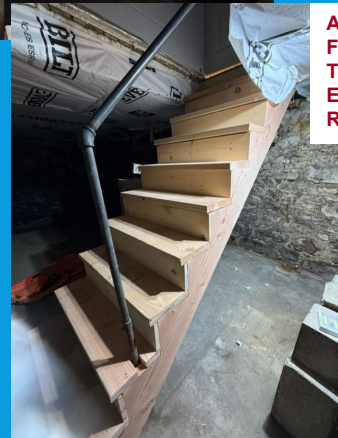
## Comprehensive home upgrade:

- Complete electrical system modernization
- Kitchen floor and cabinet restoration
- Safety handrails throughout
- Energy-efficient heating system
- Basement stairs reconstruction

*The old wiring worried me and the stairs were falling apart. Now I don't have to be scared in my own house.*



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# Transforming A Home, Improving A Life: WHOLE-HOME REPAIRS PROGRAM

## POTTSTVILLE | Disabled single mother

Investment: \$24,999 | Value increase: \$43,337 →  
\$62,086 (43% increase)

### Accessibility and safety upgrades:

- New furnace installation
- Accessible bathroom (raised toilet, grab bar, new sink)
- Electrical system upgrades
- Kitchen improvements (flooring, drywall, cabinets)
- Front porch reconstruction
- Sealed metal roofing
- Complete safety system installation

*The old furnace barely worked and I couldn't use my bathroom safely. Now my kids stay warm and I can take care of myself without*



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## NEW PHILADELPHIA | Senior woman, 26-year resident

Investment: \$24,999 | Value increase: \$31,808 →  
\$56,807 (79% increase)

### Prevented homelessness through:

- Complete roof replacement
- New Furnace Installation
- Modern shower / tub system
- Comprehensive smoke detection

*After 26 years in this house, I thought I'd have to leave. I couldn't afford the repairs, and everything was falling apart around me. This program saved my home and let me keep my independence.*



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# Life-changing Home Repairs: Real Stories From Our Clients



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The **Whole-Home Repairs Program** has made a meaningful difference in the lives of homeowners, helping them stay safe, comfortable, and independent. Here's what recipients had to say about their experiences:

💬 **"The windows will lower oil consumption along with the new furnace."** – A grateful homeowner appreciating the energy savings and efficiency upgrades.

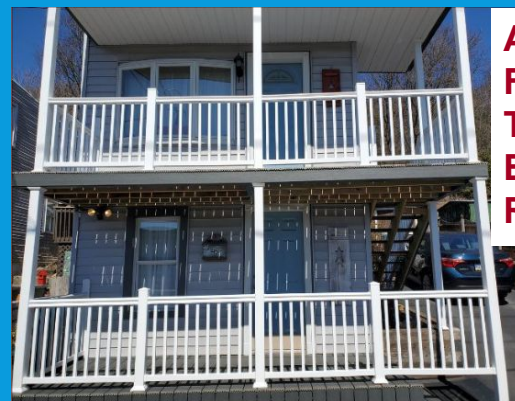
👉 **"I am so pleased with the shower and chair glide. I could not manage without them. This way I can still live in my home!"** – A senior homeowner who can now navigate their home safely.

❤️ **"They've expressed heartfelt appreciation for these upgrades, which provide a renewed sense of safety and comfort, allowing them to age in place safely."** – A testament to the program's impact on long-term housing security.

By addressing **critical repairs, accessibility needs, and energy efficiency**, the Whole Home Repairs Program empowers homeowners to stay in their homes safely for years to come.



BEFORE



AFTER



# ARPA Whole-Home Repairs Program

## Program Results & Return on



## Measurable Impact & Community Benefits

### Financial Returns

- **Return on Investment:** 83%+
- **Average Property Value Increase:** \$20,000+
- **Local Economic Stimulus:** \$340,000+

### Program Excellence

- ✓ **ARPA-Funded Program:** Comprehensive approach addressing multiple safety/structural issues
- ✓ **High Demand:** 120 households on waitlist (~2 year wait) demonstrates community need
- ✓ **Zero Displacement:** All families remained in their homes while achieving measurable results

### Three-Way Return on Investment

**For Families:** Safe living conditions, increased home equity, ability to age in place, reduced energy burden

**For Communities:** Stabilized neighborhoods, local job creation, reduced social service burden

**For Pennsylvania:** Effective use of public funds, prevention of costly emergency interventions, model for statewide expansion



**BEFORE**



**AFTER**

### The Whole Home Repairs Program delivers results:

- ✓ Transforms lives and strengthens communities
- ✓ Provides exceptional return on public investment
- ✓ Prevents homelessness and displacement
- ✓ Creates local economic opportunity
- ✓ Demonstrates effective government partnership

**Every dollar invested returns dividends in property values, community stability, and human dignity.**

# Contact Information

**Dave Young, Chief Executive Officer**

**Email:** [dyoung@schuylkillcommunityaction.com](mailto:dyoung@schuylkillcommunityaction.com)

**Phone:** (570) 622-1995

**Website:** <https://schuylkillcommunityaction.com/>

**Facebook:** <https://www.facebook.com/SchuylkillCommunityAction>



## Main Offices

**Administrative Office**  
206 North Second Street  
Pottsville, PA 17901

**Phone:** (570) 622-1995  
**Fax:** (570) 622-4339  
Monday – Friday  
8:00 AM to 4:00 PM

**Program Office**  
225 North Centre Street  
Pottsville, PA 17901

**Phone:** (570) 622-1995  
**Fax:** (570) 622-0429  
Monday – Friday  
8:00 AM to 4:00 PM

**Schuylkill Food Network**  
200 North 2nd Street  
Pottsville, PA 17901

**Phone:** (570) 622-1995  
**Fax:** (570) 628-1808  
Monday – Friday  
8:00 AM to 4:00 PM

**Weatherization Office**  
500 North Centre Street  
Suite 102  
Pottsville, PA 17901

**Phone:** (570) 622-1995  
**Fax:** (570) 622-4339  
Monday – Thursday  
8:00 AM to 6:00 PM

## Outreach Program Offices

The *FIRST* contact for people in need of human services...

### Tamaqua

246 East Broad Street  
Tamaqua, PA 18252

**Phone:** (570) 516-6119  
(Available Thursdays & Fridays)

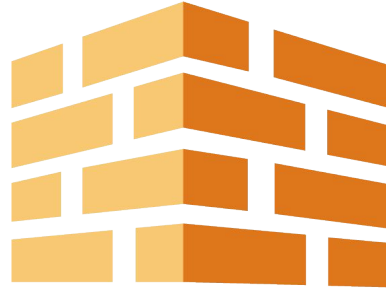
### Mahanoy City

Office of Senator David Argall  
1 West Centre Street, 3rd floor  
Mahanoy City, PA 17948

**Phone:** (570) 516-6119  
(2nd Wednesday of each month;  
9:00 AM – 4:00 PM)

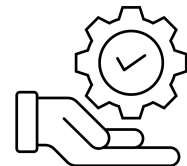
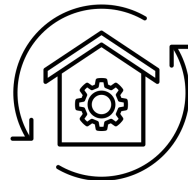
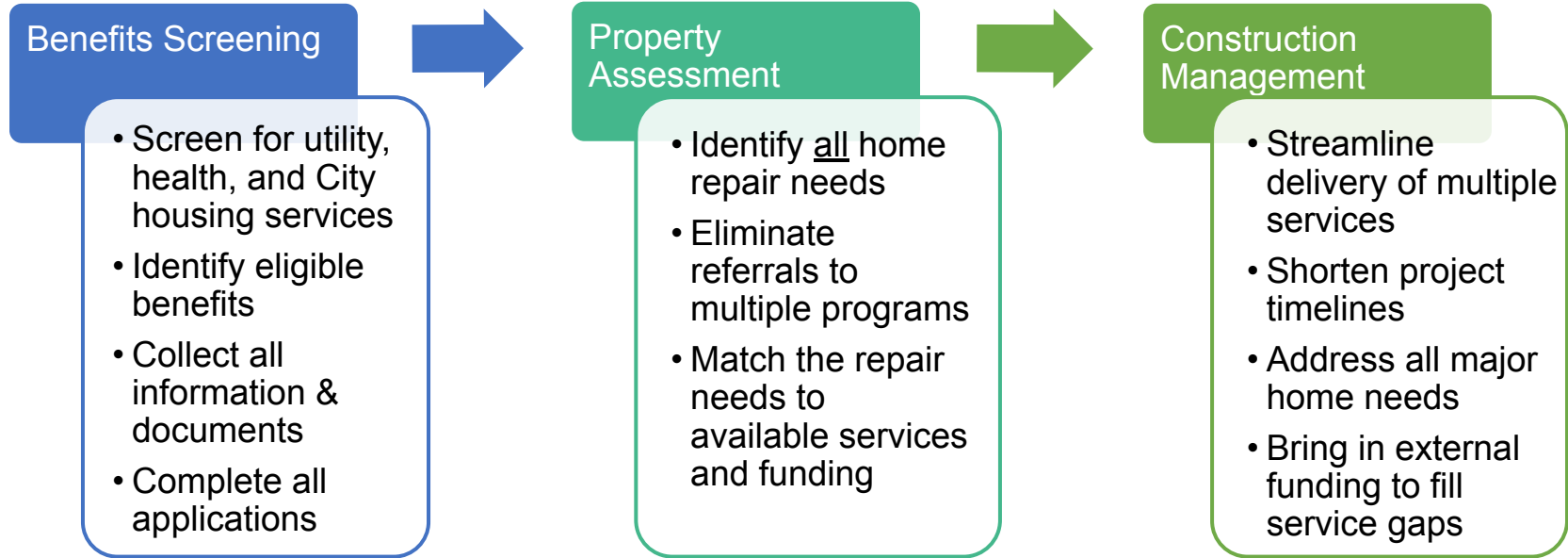


PHILADELPHIA  
ENERGY AUTHORITY



**BUILT**  
*to* **LAST**

# Built to Last – The Administrative Platform





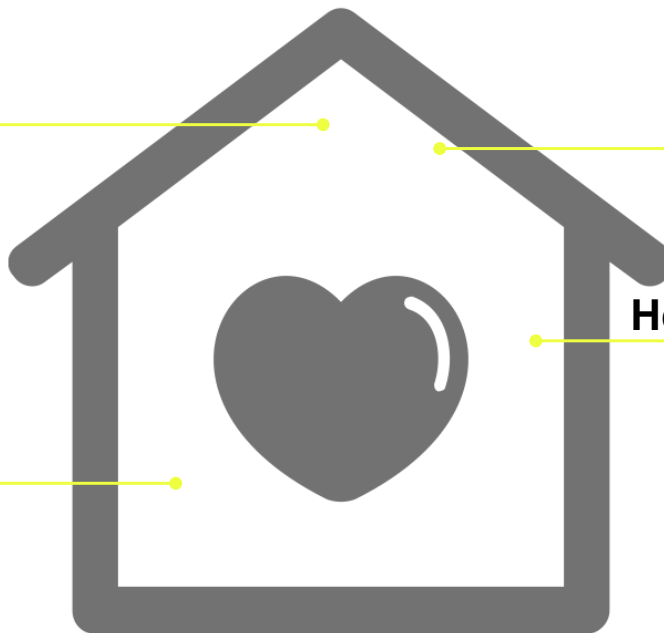
# Built to Last Partners

## Repair Programs

Phila. Housing Development Corporation (BSRP)  
Energy Coordinating Agency  
(Weatherization & Health and Safety)  
Philadelphia Corporation for Aging  
Habitat for Humanity Philadelphia

## Utility Programs

Philadelphia Water Department  
Philadelphia Gas Works  
PECO



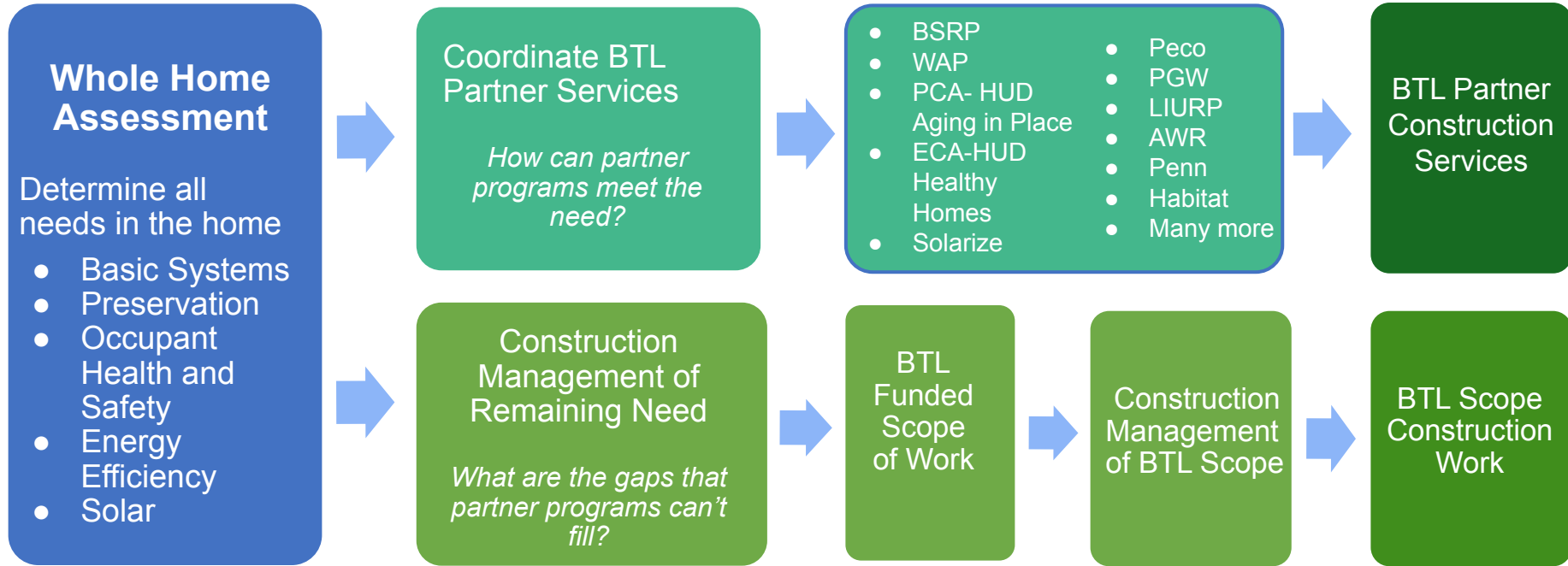
## Legal Services

Community Legal Services  
Philadelphia VIP

## Health and Housing Counseling

Jewish Families and Children's Services  
Philadelphia Regional Center for Children's  
Environmental Health  
Neighborhood Energy Centers  
Clarifi

# Building A Solution that Meets the Need



# Built to Last Home Condition Continuum

## Minimum Standards

- Major Environmental Hazards Addressed
- Building Shell weather tight
- All major systems functional
- Structurally sound

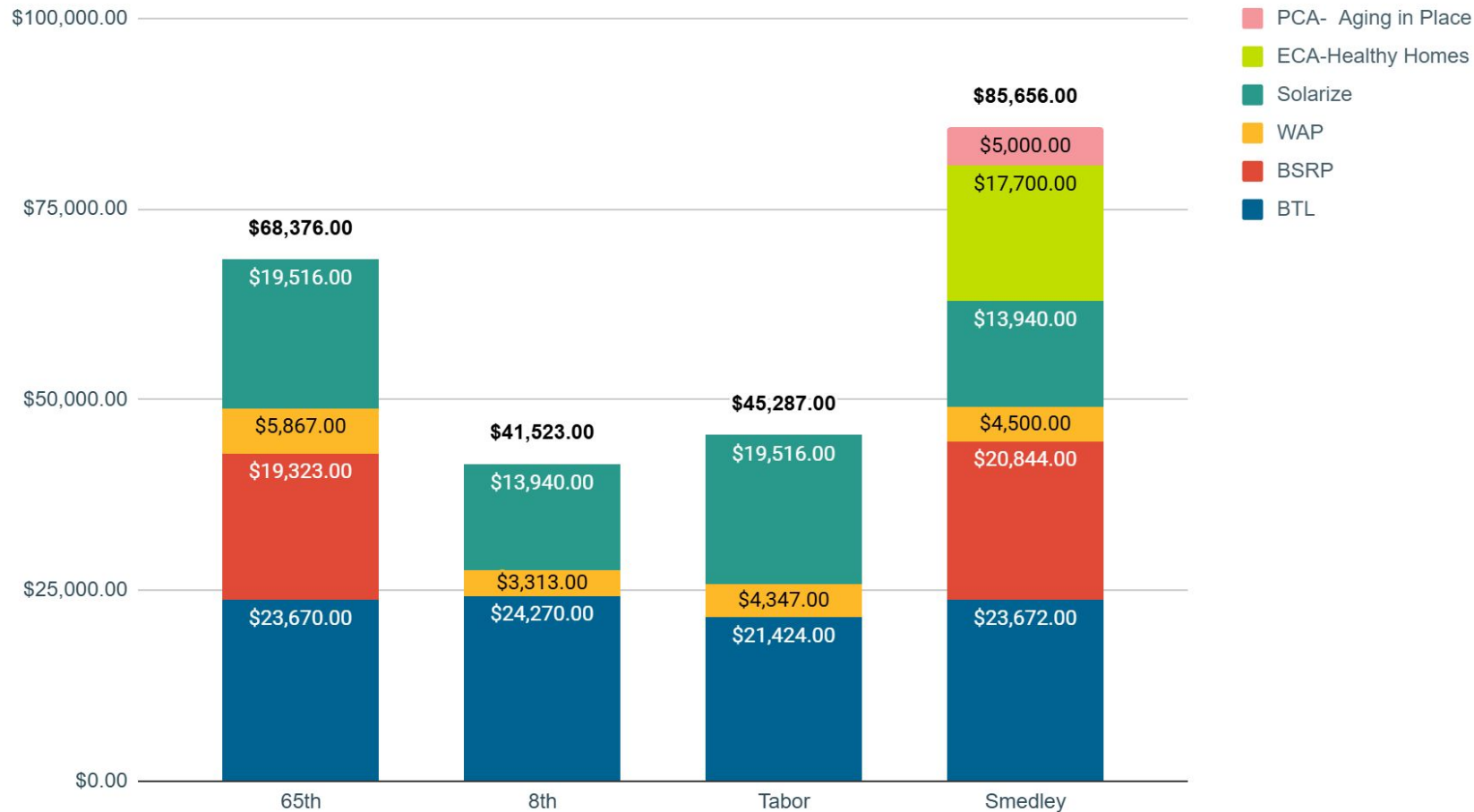
## Improve Durability, Safety & Function

- Major systems, and building shell functional for at least 5 years
- Aging in place, indoor air quality, general safety

## Energy Efficiency and Renewables

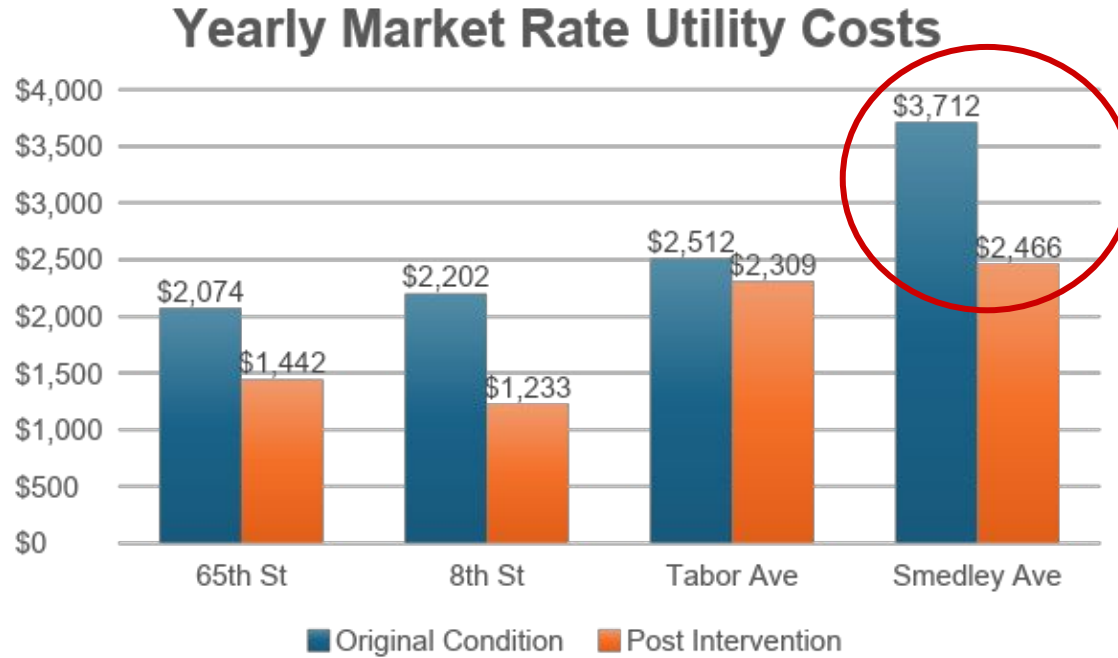
- Air Sealing/Insulating
- High efficiency equipment
- Electrification
- Solar

# SAMPLES of PROJECT CAPITAL STACK



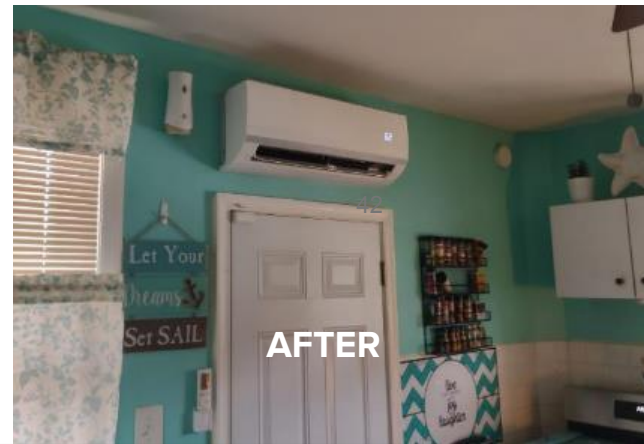


# Reducing Household Energy Burden



some homeowners are projected to see up to \$1,200 reduction in energy costs

# HVAC electrification



# Roof Replacement and Solar Installation





# Living Room Renovation





# Tackling Energy Poverty Through Whole-Home Approaches to Energy Efficiency and Weatherization

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