

CAPGEMS WHOLE HOME PERFORMANCE UPDATE

Progress and Emerging Opportunities

June 2026

2ND QUARTER 2026 SNAPSHOT

- ✓ On track to complete 240 home repair and energy retrofit projects in 2026.
- ✓ CAPGEMS, LLC is now a Pennsylvania-licensed General Contractor focused on helping communities fill capacity gaps in home repair, hazard remediation, and energy retrofits.
- ✓ Through HUD-sponsored technical assistance, Capital Access is helping launch Whole Home Performance pilots in Pennsylvania and Michigan.
- ✓ We are testing new approaches that align HUD funds for home repair and hazard remediation with Weatherization Assistance, utility incentives and energy efficiency rebates.

Hello Friends and Colleagues:

Capital Access and our affiliate construction company, CAPGEMS, LLC, are working with communities to develop Whole Home Performance (WHP) delivery systems built around a simple idea:

One Project, One GC and One Coordinated Capital Stack

A high-performance production engine that reduces complexity and maximizes value for homeowners, contractors, funders, utilities, and community partners.

CAPGEMS, LLC: EXPANDING CONSTRUCTION AND PRODUCTION CAPACITY

Many communities do not suffer from a lack of funding. They suffer from a lack of production capacity and effective coordination of fragmented funding sources.

Contractor capacity and funding complexity can slow production and leave homeowners waiting months, even years, for critical repairs. CAPGEMS, LLC was created to help communities better coordinate and convert available funding into higher impact projects that serve more homeowners.

CAPGEMS, LLC is now a licensed General Contractor in Pennsylvania. We help fill gaps in:

- Production and construction management
- Local contractor cultivation and coordination
- Compliance and financial management

ON TRACK TO COMPLETE 240 WHP PROJECTS IN 2026

What gets measured gets done. What gets reported gets improved.

Capital Access and CAPGEMS, LLC are currently supporting:

Helping communities heal and thrive.

- Bucks County Home Repair Program
- Montgomery County Whole Home Repair Program
- Philadelphia Energy Authority's Built to Last Program

Collectively, these initiatives are on track to complete 240 home repair, hazard remediation and energy retrofit projects in 2026.

Thank you to the homeowners, contractors, funders, utility partners, and community organizations whose commitment and collaboration make this work possible.

WHOLE HOME PERFORMANCE PILOTS IN PENNSYLVANIA AND MICHIGAN

The challenge is not finding funding sources. The challenge is helping them work together.

Through HUD-sponsored Whole Home Performance Technical Assistance efforts, Capital Access is facilitating pilot initiatives in:

- Lancaster County, Pennsylvania
- Cass County, Michigan
- Ingham County, Michigan

These pilots remain on track to support approximately 100 Whole Home Performance projects beginning in Summer 2026.

Pilot partners are testing practical approaches for coordinating home repair funding, Weatherization Assistance Program (WAP) resources, utility incentives, lead hazard remediation funding, and energy efficiency rebates within a single project delivery system.

We are grateful for the partnership and leadership of the Redevelopment Authority of Lancaster County, Pennsylvania Department of Community and Economic Development, Community Action Agency of Delaware County, UGI, PPL, Michigan State Housing Development Authority, Cass and Ingham Counties, Capital Area Community Services, Market One, Consumers Energy, and the Michigan Lead Poisoning Prevention Fund.

This is the level of collaboration required to align fragmented funding and transform delivery systems into One Project, One GC, and One Coordinated Capital Stack.

Thank you HUD for your investment of technical assistance that supports innovation, strengthens public-private partnerships, and helps communities make homes safer, healthier, and more affordable for low- and moderate-income homeowners.

WHOLE HOME REPAIRS INCLUDED IN THE ROAD TO HOUSING ACT

Elevating Housing Preservation as a Federal Priority.

We are encouraged to see Whole Home Repairs included within the proposed [*ROAD to Housing legislation*](#).

If enacted, the legislation would authorize HUD to establish a \$30 million Whole Home Repairs Pilot Program. State, local, and tribal governments could apply to become designated implementing organizations and administer the program directly or through qualified community partners.

The proposal represents an important step toward recognizing that housing preservation deserves the same strategic attention as new housing development. It could provide communities with new tools to address

aging housing stock, preserve affordable homeownership, strengthen neighborhoods, and better coordinate funding sources through a more integrated home repair delivery system.

OPPORTUNITY ZONES FOR AFFORDABLE HOMEOWNERSHIP PRESERVATION

What if preserving affordable homeownership became a national economic development strategy?

Imagine if Congress expanded Opportunity Zone eligibility to support affordable homeownership preservation through home repair, hazard remediation, and energy retrofits.

Preserving affordable homeownership protects family wealth, strengthens neighborhoods, and helps families remain in the communities they call home.

Since 1986, the Low-Income Housing Tax Credit program has helped finance more than 4.1 million affordable rental units.

It is time to explore a similar approach that attracts private investment to preserve affordable homeownership by addressing repair needs, reducing utility costs, and extending the useful life of existing homes.

Affordable homeownership preservation deserves consideration as an economic development strategy worthy of Opportunity Zone investment.

LOOKING AHEAD

What would help your community complete more home repair, hazard remediation, and energy retrofit projects?

The need is significant. Funding is fragmented. Housing stock continues to age. Homeowners are frustrated and exhausted.

Communities that successfully coordinate funders, contractors, utilities, and community partners can serve more homeowners and achieve greater impact with the resources already available.

We welcome the opportunity to connect, learn about strategies that work, share what we are learning, and explore practical ways to expand production capacity so homeowners, funders, contractors, utilities, and community partners can become part of a larger solution.

Thank you,



Jeremy Newberg, CEO

Capital Access, Inc. and CAPGEMS, LLC

[\[Schedule a Conversation\]](#)