



Homeowner Resource Guide

Fall 2015

HOUSING REPAIRS

Philadelphia Housing Development Corp.
 1234 Market St., 20th Floor
 Philadelphia, PA 19107
www.phdchousing.org

- Services are available for low-income Philadelphians
- WEATHERIZATION – provides free weatherization and energy-efficiency improvements to owner-occupied homes. Services include air-sealing measures; window and door repair or replacement: wrapping hot water-heaters, heating pipes and ducts; sealing basement openings, crawlspaces and chase ways; insulating and air-sealing of roof area; repair and efficiency modifications to central heating systems. **215.448.2160**
 - BASIC SYSTEMS REPAIR PROGRAM - for homeowners only – repairs include:

 Electrical/plumbing; Roof (*leak must be causing severe damage*); Walls/dangerous structural problems (*limited resources and lengthy waiting period*). **215.448.2160**

Philadelphia Neighborhood Housing Services
 5234 Chestnut Street
 Philadelphia, PA 19139
 215.476.4205
www.phillynhs.org

- Community improvements (roofs, sidewalks, steps, etc.) for homeowners in the Carroll Park and Cobbs Creek sections of the city.
- Loans for home improvement to unbankable and low-income homeowners in Carroll Park, Cobbs Creek, Overbrook, Fern Rock, Ogontz and Reifield sections of the city

West Philly Tool Library (WPTL)
 1314 South 47th Street
 Philadelphia, PA 19143
 Email: info@westphillytools.org

- Members gain access to 3500+ tools to rent based on a sliding scale

Philadelphia Center for Independent Living—Liberty Resources

714 Market Street, Suite 100
 Philadelphia, PA 19106
 215.634.2000 TDD: 215.634.6630
www.libertyresources.org

- HOME MODIFICATION PROGRAM - Provides adaptations to homes of disabled individuals. Free services to physically disabled, low income Philadelphians.

Habitat for Humanity Philadelphia

1829 North 19th Street
 Philadelphia, PA 19121
 215.765.6000
www.habitatphiladelphia.org

- HOMEOWNERSHIP PROGRAM—Habitat homes are affordable due to zero-interest mortgages, volunteer labor and community support. The selection process, building of the home, and sweat equity can take up to 24 months.
- WEATHERIZATION AND HOME REPAIR (WHRP)—expands on Habitat’s homeownership program to provide critical home repair, weatherization and façade improvement services to low-income homeowners in Philadelphia.
- RE-STORE—second hand retail outlet open to the public to shop for quality donated home furnishings, furniture, and building supplies at a fraction of the original cost, with all revenue going directly back into Habitat Repair Programs for low-income households. **215.739.9300**

Building Materials Exchange

215.423.3613
www.impactservices.org

Provides new and salvaged materials to low, moderate and middle-income homeowners. Free membership allows homeowners to purchase materials up to 75% off store prices. Available materials include: kitchen cabinets, lumber, mirrors, paint, toilets and sinks, windows, used appliances, and other home goods.

Lead and Healthy Homes Program

Shawana Mitchell: 267-765-2320 shawana@nncc.us
<http://www.nncc.us/>

- Free in-home testing and assistance for pest management (bedbugs and roaches), homes with chipping or peeling paint, and general unsafe conditions. Especially for pregnant women, children under 7 years, and those with asthma.

LEGAL RESOURCES

Community Legal Services

1410 E. Erie Ave Phila, PA 19140

215.227.2400

1424 Chestnut St., 5th Floor Phila, PA 19102

215.981.3700

www.Clsphila.org

- Represents low-income Philadelphians in civil matters. Phone calls are accepted Monday, Wednesday and Friday from 9-11 a.m. Walk-in assistance is available Monday, Wednesday and Friday from 9 a.m. to 1 p.m.

SeniorLAW Center

Land Title Building, 100 S. Broad St., Suite 1810, Phila, PA 19110

215.988.1244

www.seniorlawcenter.org

Legal services for low-income senior citizens.

- Provides legal advice, information and referral services to seniors, resolving some problems immediately and serving as an important link to a wide variety of legal and non-legal resources in the aging network

Philadelphia Bar Association/Legal Line

215.238.6333

www.philabar.org/

Lawyer Referral and Information Services

- Directs callers to appropriate agencies or legal aid organizations for help and, where appropriate, refer callers to attorneys in private practice to represent them in legal matters. Calls accepted Monday through Friday from 9 a.m. to 5 p.m.

Philadelphia Volunteers for the Indigent Program (VIP)

1500 Walnut Street, Suite 400, Phila., PA 19102

215.523.9550

www.phillyvip.org

Provides low-income individuals representation in civil matters by referring them to volunteer lawyers, paralegals, and others who provide legal services free of charge.

- REAL ESTATE: Establish title or obtain possession of residence, e.g., actions for quiet title, partition or ejectment, as well as some zoning cases.
- PROBATE: Small estates, the only asset of which is the home in which the client lives
- ESTATE PLANNING: Drafting wills, advanced health care directives ("living will") or durable powers of attorney.

Department of Licenses & Inspections

Municipal Services Bldg., 1401 JFK Blvd., 11th Floor, Phila, PA 19102

For general info 215.686.2400;

Report problem 311 or 215.686.8686

www.phila.gov/li

- COMPLAINT AND INSPECTION REQUESTS: Outlines the responsibilities of owners for maintaining houses in a safe and clean condition. Enforces City of Philadelphia Housing Code and investigates complaints about code violations, including fire safety, water and sewage systems, heating and repairs

Housing Counselors for RE tax payment plan help:

- Tony Abata at PUP (Philadelphia Unemployment Project). 215-557-0822
- Darnell McDaniels at West Oak Lane CDC (215)224-0880
- Barbara Davis at Journey's way/Intercommunity Services. 215-487-1750 or via email at bdavis@intercommunityaction.org (Must be 55+)
- Carolyn Walker at Phila. Senior Center (60+). 215-546-5879

SENIOR CITIZEN PROGRAMS

Philadelphia Corporation for Aging
642 N. Broad St. Philadelphia, PA 19131
215.765.9000
www.pcacares.org

- PCA SENIOR HELPLINE- provides information on senior citizen programs. 215-765-9040
- SHARP – home repairs include replacing exterior doors and locks, rebuilding basement steps, making minor plumbing repairs and replacing electrical switches, outlets and fixtures. Priority service is given to low-income people with physical disabilities who are over 75 years old and living alone.
- ADAPTIVE MODIFICATION PROGRAM (AMP) provides major modifications to the homes of senior citizens with physical disabilities.
- EMERGENCY FUND - offers small grants to needy elderly over age 60 to meet emergency energy, food, housing and medical needs.
- PROPERTY TAX REBATES- for senior citizens 65 years or older. Must have owned and occupied your house or apartment, nursing home or similar residence in Pennsylvania; been a widow or widower during all or part of the previous year; or permanently disabled during all or part of the previous year. Income guidelines apply. Proof of ownership is required.

SeniorLAW Center (SLC)
Two Penn Center, 1500 John F. Kennedy Blvd., Suite 1501
Philadelphia, PA 19102
215.988.1244 Fax: 215.988.1243
Penn SeniorLAW HelpLine 1.877.PA.SR.LAW
www.seniorlawcenter.org

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The Center for Advocacy for the Rights and interests of the Elderly ("CARIE")
100 S. Broad St, Philadelphia PA 19110-1088
215.545.5728; Toll Free: (800) 356.3606
www.carie.org

- The CARIE LINE: available Monday through Friday, 9:00 am to 5:00 p.m., providing information and assistance in: Caregiver Resources; Discounts for Seniors; Insurance Options; Legal Resources; Elder Abuse and Crime Against the Elderly; Mental Health Services; Entitlements; Health Services; Long Term Care Services; Transportation for Seniors; Nutritional Resources; Utilities Assistance; Housing Alternatives.
- Elderly Victims Emergency Security Fund (EVESF) serves older Philadelphians, age 60 and over, who are on a limited income and are victims of crime and abuse. Provides assistance to secure homes and prevent further victimization by replacing or repairing door and window locks, replacing doors and windows or installing security bars on windows.

Pennsylvania Occupational Therapy Association ("POTA")
610 Freedom Business Center, Suite 110
King of Prussia, PA 19406
1.800.871.7682
www.pota.org

- POTA advocates for, serves, and represents a membership of Pennsylvania occupational therapy practitioners for the purpose of: preserving and advancing the scope of practice, insuring access to occupational therapy services, and providing a forum for lifelong professional learning.

UTILITIES ASSISTANCE

Energy Coordinating Agency of Philadelphia (ECA)

1924 Arch St., Phila., PA 19103

215.988.0929

www.ecasavesenergy.org

ECA'S Neighborhood Energy Centers provide a range of energy-bill payment assistance, education and conservation services.

- **HEATER HOTLINE** – emergency repair services for low income homeowners. **215.568.7190**
- **LOW INCOME HOME ENERGY ASSISTANCE PROGRAM (LIHEAP)** - helps homeowners or renters who are unable to pay their utility bills.
- **ENERGY EFFICIENCY AND CONSERVATION SERVICES** – provide energy conservation services to eligible households under contracts with local utilities and government. These include gas, water and electricity.
- **EMERGENCY FUEL ASSISTANCE PROGRAM (CRISIS)** - helps provide homeowners or tenants with heating including oil deliveries. Client must be without oil or heating service has been cut off (seasonal availability).
- **HOMELESSNESS PREVENTION PROGRAM** - case management for utilities assistance. Applicant must be facing a utility shut-off or in need of heating oil. Income guidelines and eligibility requirements apply.

Utility Emergency Services Fund (UESF)

1617 JFK Blvd, Suite 840, Philadelphia, PA 19103

215.972.5170

www.uesfacts.org

- Provides up to \$500 to help pay gas, electric or water bill in shut-off status or already terminated. Applicant must have applied for and exhausted all governmental energy assistance programs available (LIHEAP and CRISIS). Must meet income guidelines.

Water Revenue Bureau

Municipal Services Building, 1401 JFK Blvd., Concourse Level, Phila., PA 19102

215.686.6880

www.phila.gov/waterrev

- **WATER REVENUE ASSISTANCE PROGRAM (WRAP)** - provides a credit up to \$200 to be used to enter into a repayment agreement or to combine with other energy grants to pay an arrearage in full. Income guidelines apply.
- **DISCOUNTS** – Income qualifying seniors 65 or older can receive a 25% discount.

Philadelphia Gas Works

PO Box 3529 Philadelphia, PA 19122-0529

215.235.1000

www.pgworks.com

- **CUSTOMER RESPONSIBILITY PROGRAM** - provides customers with two options for reducing their gas bill. Available to both heating and non-heating customers. Income guidelines apply. **215.235.1777**

PECO Energy

2301 Market St., P.O. Box 8699, Phila., PA 19101

Customer service: 1-800-494-4000; Gas or electric emergency: 1-800-841-4141

www.peco.com

- Customers can set up payment arrangements by calling **1.888.480.1533**.
- **Customer Assistance Program (CAP)**. The CAP Rate is designed for eligible customers, with an annual gross income at or below 150% of the Federal Poverty Income Guide. **1.800.774.7040**.
- **Low Income Usage Reduction Program (LIURP)** can help lower the amount of gas and electricity used in your home. Provides free weatherization measures installed in the home and conservation education. Income eligibility requirements. **1.800.675.0222**

LOW INCOME LOANS

Pennsylvania Housing Finance Agency

211 North Front St, Harrisburg PA 17101

1.800.822.1174

www.phfa.org

- **Homeowners Energy Efficiency Loan Program (HEELP):** This is a 1% loan for homeowners that can provide up to \$10,000 for roof replacements, heating/cooling system repairs or replacements, caulking/sealing/insulating and new windows and doors. Repayment for the maximum loan of \$10,000 is \$88/month.
- **Renovate & Repair Loan Program:** A R&R loan can be used to pay for repairs and improvements that increase the basic livability of the home, including additions and construction, that makes the home safer, more energy efficient, or more accessible to people with disabilities or people who are elderly. R&R loans can also be used to remove or fix code violations, hook up to municipal water and sewer systems, and improve or install code-compliant septic or well systems. In addition, R&R loans can be a source of payment for emergency repairs to critical life-safety systems in the homes, as long as the loan application is made to the Local Program Administrator within 30 days of the repair.

Office of Housing and Community Development

1234 Market St., 17th Floor, Philadelphia, PA 19107

Phone: 215-686-9749 FAX: 215-686-9801

- **Mini-PHIL:** Helps Philadelphia homeowners with less-than-perfect credit obtain the money needed to make energy conservation improvements, emergency repairs or to do small projects (Up to \$10,000). You can use leftover funds to pay off existing consumer debt.
- **PHIL-Plus:** Helps Philadelphia homeowners with less-than perfect credit obtain the money needed to do large repairs or to make big improvements (Up to \$25,000). You can use leftover funds to pay off existing consumer debt.

INSURANCE

PA Fire Insurance and Other Types of Basic Property Insurance

www.homeownersinsurancephila.com

Toll Free: (877) 632-9706

Phone: (267) 495-5406

- Pennsylvania FAIR Plan provides low-cost, basic property insurance for habitable properties from fire, lightning and other types of dwelling property insurance.

SENIOR CITIZEN TAX ASSISTANCE

SeniorLAW Center (SLC)

Two Penn Center, 1500 John F. Kennedy Blvd., Suite 1501

Philadelphia, PA 19102

215.988.1244 Fax: 215.988.1243

Penn SeniorLAW HelpLine 1.877.PA.SR.LAW

www.seniorlawcenter.org

Provides following services:

- **Owner Occupied Payment Agreement:** If you have fallen behind in your real estate taxes, you may apply for an agreement that will allow you to pay your delinquent taxes in monthly installments over an extended term. Your monthly payment will be determined based on your income.
- **Homestead Exemption:** Reduces the taxable portion of your property assessment by \$30,000. If you are approved for the Homestead Exemption, your real estate tax bill will likely be lower next year. The application deadline for the 2015 tax year is September 13, 2014.
- **Current Real Estate Tax Installment Plan:** If you cannot pay all of your current real estate taxes by the March 31 due date each year, you may apply to pay your taxes in monthly installments. If you are approved, you will receive a coupon book to make payments.
- **Senior Citizen Tax Freeze:** If you are an income-eligible senior citizen, the City of Philadelphia will "freeze" your real estate tax. Once approved, if your assessment changes or the tax rate changes, your taxes due will not increase
- **PA Property Tax Rebate:** If you are approved for this program, you will receive a rebate of some or all of your real estate taxes.
- **Active Duty, Reserve, and National Guard Tax Credit:** If you are a member of the National Guard or a reserve component of the Armed Forces of the United States who is called to active duty outside of Pennsylvania, the City of Philadelphia may give you a tax credit against real estate taxes
- **Disabled Veterans Real Estate Tax Exemption Program:** A military veteran who is 100% disabled, has service-related disability, and demonstrates a financial need may qualify for a 100% exemption from real estate taxes. Upon the death of a qualified veteran, this exemption may pass on to a surviving spouse.
- **Longtime Owner Occupants Program (LOOP):** If you have lived in your home at for least 10 years and your property has a substantial increase in assessed value, the City may give you significant tax savings for 10 years. The application deadline was February 18, 2014; applicants will find out if they have been approved by March 31, 2014.

VACANT LOTS

Small Vacant Lot Abatement Program

City of Philadelphia

Office of Housing and Community Development

Dial 311 or 215.686.8686

- The program allows homeowners, neighborhood residents and organizations to clean, maintain, and acquire small vacant lots in their communities. Priority is given to property owners who live adjacent to the vacant lot. Call for an application.

Pennsylvania Horticultural Society

100 N. 20th Street - 5th Floor, Phila., PA 19103

215.988.8800

www.phsonline.org/greening

- Offers a variety of different program types that work with community organizations to clear debris, plant trees and grass, and install fencing or other protective barriers.

PEST CONTROL

Vector Control Services (VCS)

www.phila.gov/Health/Environment/VectorControl

City and state-funded program to prevent rat infestations and to treat infestations of disease-carrying insects such as roaches and mosquitos. Provides information regarding fleas and ticks. **215.685.9000 (rats); 215.685.9027 (insects)**

INFORMATION HOTLINE'S

The only Number in Philadelphia you will need to call: just dial 3-1-1 (or 215-686-8686 from outside the city)

- Connect You - Provide directory assistance to connect you directly to City employees and City departments.
- Answer Your Questions - We have the critical answers you need about important City services through our information services system.
- Deliver You Faster Services - Customer Service Specialists are trained to assist you in obtaining City services. They will transfer your service request to the relevant department and track your request until the problem is solved.
- Update You on Special Events - 3-1-1 is the number to call if you need information about special events hosted by the City of Philadelphia.

2-1-1 SEPA 1.866.964.7922 or dial 211 211sepa.org

- An online directory of health and human service programs like food pantries, emergency shelters, transportation, health clinics, rent or utility, legal help, and more

LISC

(Local Initiatives Support Corporation)

LISC Financial Opportunity Center (FOC)

Financial Opportunity Centers are career and personal financial service centers that focus on the financial bottom line for low-to-moderate income individuals. Core services provide: employment and career planning assistance; financial education and coaching; and access to income supports.

Financial Opportunity Centers:

- **Philadelphia LISC**

718 Arch Street, Suite 500
(215) 923 3801

- **Asociación Puertorriqueños en Marcha (APM):**

600 W. Diamond Street
(267) 296-7200

- Latino-based health, human services, community and economic development non-profit organization

- **People's Emergency Center (PEC)**

3939 Warren Street, 2nd Floor
(215) 382-7522

- Job placement, career improvement and employment services
- Financial education and coaching
- Public benefits

- **Clarifi**

1608 Walnut Street, 10th Floor
(800) 989-2227 | (215) 563-5665

- Refer clients to other agencies to assist with food, legal, utility, health and housing services, education, counseling, and debt management programs

DISCLAIMER

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