

AROUND *the* HOUSE A NEWSLETTER FOR OUR CUSTOMERS

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Refinance, remodel and repair with PHFA's HomeStyle® program

PHFA's HomeStyle® program allows eligible homebuyers, or homeowners looking to refinance, a way to repair, remodel, renovate or complete energy efficiency improvements all in one transaction. Qualified borrowers can get a loan for up to 75 percent of the "as completed" appraised value of the property (manufactured home repairs are limited to 50 percent of the "as completed" appraised value, or \$50,000).

Common repairs include: roof repair/replacement, installation or improvement of heating and/or air conditioning systems, upgrades to kitchen and/or bath areas, repairs/improvements to plumbing and/or electric systems, and the addition of living space.

Contact PHFA at 1-855-827-3466 for more details.

Being prepared for flooding in Pennsylvania

The spring and summer of 2018 have been filled with lots of rain and, unfortunately, lots of flooding. So what can you do to be prepared and where do you go to get help after flooding occurs?

There are many steps you can take to be more prepared in the event a flood should occur in your area.

1. First, make an emergency supply kit that includes enough rations for you and your family for at least three days.
2. Make an emergency plan for your family and learn about emergency plans in place for your area by your state and local governments.
3. If you live in a high risk flood area, you may also want to elevate the furnace, water heater and electric panel and consider installing "check valves" to prevent flood water from backing up into your home's drains.
4. If you are in a high risk flood area, consider sealing basement walls with waterproofing compounds and constructing barriers to stop floodwater from entering your home, if practical.



- Remember, property insurance doesn't typically cover flood damage. So be sure to talk to your insurance agent about policy coverage and consider additional coverage, if needed.

You can visit www.floodsmart.gov to find out if your home is in a high risk flood zone.

Here are some rules of thumb when driving in flood conditions. Most passenger cars can lose control or stall in six inches of rain. Most vehicles can float in one foot of water. And, two feet of rushing water can carry away most vehicles including SUV's and pick-up trucks. Remember the saying, "Turn around, don't drown."

For more information, more great tips and other flood related resources in Pennsylvania, visit <https://www.ready.pa.gov/BeInformed/Know-The-Threats/Pages/Flooding.aspx>.



Holiday Fire Safety Tips

Holiday Cooking & Baking
Holiday time is food time in most households. But be sure to take precautions against fires in the kitchen. Keep grocery bags, towels and other flammable items away from the stove and oven. Keep those grease spills cleaned up. And, if you plan to deep fry a turkey, keep the fryer away from structures and trees, and make sure the turkey is completely thawed and read and follow all manufacturer's instructions for the fryer.

Christmas Trees and Live Greens
If you prefer a live tree and live greens to artificial, be sure to water them every day to keep them from drying out. Also be sure not to plug more than three strings of lights into each other. Power strips are a better option. Throw away old or broken light strings. Make sure you unplug lights before leaving the house or going to sleep.

Menorah and Kinara
Do you prefer traditional candles to electric menorahs and kinaras when celebrating Hanukkah and Kwanzaa? Then go ahead and use candles, but be sure to place your menorah or kinara on a non-flammable surface to catch any melted wax from the candles. Also keep flammable items like curtains or celebratory decorations at least three feet from the candles. Never leave burning candles unattended.

Fireplaces
There's nothing better than a warm fire going in the fireplace to add a cozy ambience to your holiday celebrations. Again, keep flammable items including wrapping paper, rugs and clothing away from open flames. Consider hiring a chimney sweep before using your fireplace for the first time each season to be sure there's nothing in the chimney that could cause a fire. Use a fire screen to keep hot embers and logs from falling out onto the floor. Lastly, be sure to put out all hot coals before leaving the house and going to sleep.

Fireworks
If you're planning to ring in the new year with fireworks, take a few precautions before you light that first fuse. Choose the location carefully, away from buildings and trees. Keep people, children and pets a good distance away from where you're setting off the fireworks. Keep water or a fire extinguisher close by. And, if it's been particularly dry, consider cancelling the show.

Have a safe holiday season!

PAHousingSearch offers housing options

PAHousingSearch.com is a free, online rental and homeownership service that links people who need housing with the housing they need, both rentals and homes for sale. The service offers simple, detailed search options and 24/7 access online. It also offers support from a toll-free, bilingual call center. PAHousingSearch is also a great resource for families displaced during times of disaster.

So if any of your family or friends are in need of housing, be sure to check out PAHousingSearch.com.

New "Take Charge of Your Money" landing page is live

In July PHFA launched its new "Take Charge of Your Money" counseling page. PHFA offers a statewide network of counseling agencies that offer no-cost personal financial education. These counseling agencies can help people create a personal or family budget, provide information to bolster a person's credit score, help draft an action plan for managing personal finances, and more. People can find an approved counseling agency near them just by entering their zip code. To take charge of your money, visit PHFA's website.