

Other Resources
Programs Offering Home Repairs and Accessibility Funds, as well as
Information Related to Health, Housing, and Personal Finances
February 2024

PROGRAMS OFFERING FINANCIAL ASSISTANCE:

Area Agencies on Aging (AAA) – Locally-based agencies throughout Pennsylvania that offer a wide array of programs to help Pennsylvanians, 60 years and older, and their families, to get the help and information they need. To contact your local AAA use the search function on the [PA Department of Aging website](#) or find the local number directly by using the blue pages of your phone book.

Community Action (CA) – Agencies that assist families experiencing financial difficulties with many different types of help and referrals on a wide variety of concerns. To locate your local agency, call 717-233-1075 or view [Community Action’s website](#).

COMPASS – This is an online tool provided by the PA Department of Human Services that allows Pennsylvanians to determine what public programs may be able to help them through difficult financial and health issues. If you need health care, food & nutrition, assistance, or information about human services programs in your local area, complete the COMPASS survey online to learn the qualification requirements for Children’s Health Insurance Program (CHIP), Medicaid, Supplemental Nutrition Assistance Program (SNAP), Cash assistance, and many other benefits. Visit the [COMPASS website](#) to find out what you qualify for.

Department of Human Services - This state agency has programs available to help qualified individuals due to disabilities with home modifications for accessibility, and activities of daily living such as home maker services, attendant care and food security. Visit the [Department of Human Service’s website](#) or call 1-800-692-7462 for more information.

Department of Veterans Affairs (VA) – Assist service members and veterans with health care and other benefits and services, including guaranteed home loans to buy a home. There are programs specifically for home modifications that can be reviewed at <https://www.benefits.va.gov/homeloans/adaptedhousing.asp> . For assistance in navigating the V.A. call 800-698-2411 and for Crisis Intervention call 800-273-8255 (800-273-TALK).

Federal Tax Credits – These credits may be available for energy efficiency work, depending on the type of work and the year completed. PHFA does not provide tax guidance, however we encourage you to determine if your home qualifies for these credits by viewing the [Energy Star website](#) for more information. You may be able to claim home modifications for accessibility that benefit a household member with a disability as medical expenses on an itemized federal tax return. Learn more on the [IRS Refund webpage](#).

Habitat for Humanity Home Repair Programs offer home repair services to homeowners so they can continue to live in safe, decent homes for years to come. Some of the home repair work includes painting, landscaping, weatherization, and minor repair services to preserve home exteriors and revitalize neighborhoods. For more information and to find your local Habitat, go to <https://www.habitat.org/volunteer/near-you/home-preservation>

Please note that not all Habitats provide Home Preservation.

Home Equity Conversion Mortgage (HECM) – An FHA “reverse mortgage” program that enables homeowners 62 years of age or older to convert a portion of the equity in their home into cash. If this loan is not repaid after the recipients’ passing, the home is owned by the bank providing the loan. For more information regarding this program, contact a HECM counselor at 1-800-569-4287. For an approved FHA lender, view HUD.gov. To receive additional information on reverse mortgages, contact the National Council on Aging at 1-800-510-0301 or view the [AARP website](#).

Homeowners Energy Efficiency Loan Program (HEELP) – A PHFA loan that permits specific energy related home improvements (roof replacement; caulking, sealing & insulation; heating/cooling systems repair/replacement; window and door replacements; and limited other repairs that permit federal Weatherization assistance or replicate its assistance for non-eligible households). Loans are up to \$10,000 for a term of 10 years (although they can be repaid earlier without penalty). For more information, go to [PHFA's website](#) or contact the PHFA Solution Center at 855-827-3466

HomeStyle Renovation Mortgage - PHFA offers this Fannie Mae program to permit borrowers to include eligible home improvements and repairs in one transaction when they purchase or refinance a home. For a typical home built at its current location the repairs may total up to seventy-five percent (75%) of the lesser of the “as-completed” appraised value of the property OR the purchase cost plus renovation expenses. For a manufactured home the limit is fifty percent (50%) of the “as completed” appraised value OR \$50,000. For more information, go to <https://www.phfa.org/programs/repairs.aspx> . These loans are originated by PHFA Participating Lenders, found at <https://www.phfa.org/homebuyers/participatinglenders.aspx> .

Inglis Home Modifications for Independence (HMI) – provides home modifications to help increase accessibility for eligible individuals with disabilities and older adults in Pennsylvania so they can remain independent and safe in their homes. This program is made possible by the Department of Housing and Urban Development (HUD), the Department of Community and Economic Development (DCED), and the Craig H. Neilsen Foundation. For more information call 1-610-873-9595, option 2 or email them at homemods@inglis.org

Limited 203(k) and “regular” 203(k) Mortgages: PHFA offers these FHA programs through our first mortgage lender network to permit borrowers to include eligible home improvements and repairs in one transaction when they purchase or refinance a home.

The Limited 203(k) program permits homebuyers and homeowners to finance up to \$35,000 into their mortgage to repair, improve, or upgrade their home. Homebuyers and homeowners can make property improvements without the services of a 203(k) consultant.

The “regular” 203(k) program permits a higher dollar amount for home improvements and repairs and requires the use of a consultant to help the homebuyer or homeowner plan and receive quality remodeling work for their home.

See a PHFA Participating Lender that offers these loans for more information. For a list of PHFA-FHA lenders see https://www.phfa.org/forms/participating_lenders/pl_fulllist.pdf Call your lender of choice, first, to make sure they offer the 203(k) and 203(k) Streamline products.

Low-Income Home Energy Assistance Program (LIHEAP) – The program assists individuals with low incomes in paying their heating bills through home heating energy assistance grants and crisis grants. Applications are available at county assistance offices, local utility companies and community service agencies, such as Area Agencies on Aging or Community Action Agencies. For more information, call the LIHEAP Hotline at 1-866-857-7095. Applications for LIHEAP Cash Grants are available at <https://www.dhs.pa.gov/Services/Assistance/Pages/LIHEAP.aspx>

Pennsylvania 2-1-1 is a phone number that links Commonwealth residents to human services throughout Pennsylvania for help with utilities bills, after-school programs for kids, housing assistance and more. There is specific information about home rehabilitation programs, as well. The Pennsylvania 2-1-1 provides Pennsylvania residents with loans for income-eligible people who want to repair or modify their homes or mobile homes to make them energy-efficient. Visit www.pa211.org to view all of the available loans for home improvements.

PA Assistive Technology Foundation (PATF) – A foundation that is committed to providing borrowers with disabilities & older Pennsylvanians with low interest loans so they can pay for home modifications and devices that make their lives easier, more productive and more independent. They offer 0% loan rates for \$100 - \$7000 and 3.75% for \$7000 and higher. Call 1-888-744-1938 or go the [PA Assistive Technology Foundation website](#). PATF maintains a comprehensive list of [Assistive Technology providers](#).

Pennsylvania Homeowners Assistance Fund (PAHAF) is available if you are COVID-impacted and facing an adverse action such as foreclosure, sheriff sale, or utility shut off, please make sure your application notes that action and notify the PAHAF Call Center immediately at 888-987-2423

Pennsylvania Low-Income Usage Reduction Program (PA LIURP) is a statewide, utility-sponsored, residential energy usage reduction program, mandated by Pennsylvania Public Utility Commission (PUC) regulations. The goal of the program is to contribute toward the reduction of energy use, and ultimately to lower bills for low - income customers. Eligible customers must have utility supplied space or water heating in their homes and must have a household income at or below 150% of the federally established poverty level. Under LIURP, companies install weatherization measures (measures intended to reduce household energy consumption) and make energy efficiency related repairs for eligible low-income families, provided that the home is in satisfactory condition. Companies should also provide consumer education programs in conjunction with weatherization efforts, to educate customers on how to conserve energy. For more information on LIURP in your area, please contact your [local regulated electric and/or gas company](#)

PENNVEST Homeowner Septic Program – The PENNVEST Homeowner Septic Program is a low-interest loan to qualified homeowners who need to repair or replace their individual on-lot septic system OR connection to a public sewer system OR make a first-time connection to public sewer from an existing home. The program is not available to assist people building or installing a new home. This low-cost financing option is funded by PENNVEST and administered by the Pennsylvania Housing Finance Agency. Loans are up to \$25,000 for a term of up to 20 years or 15 years for a mobile home. They can be repaid earlier without penalty. For more information, go to [PHFA's website](#) or contact the PHFA Solution Center at 855-827-3466

The **Southwest Rural Community Assistance Project (SERCAP)**'s Individual Household Well & Septic Loan products, which are underwritten by USDA Rural Development, provide low-interest (1%) loans to eligible Low-to-Moderate Income (LMI) homeowners for the repair or replacement of an individual household well or septic system. SERCAP has partnered with RCAP Solutions to make this program available to homeowners in RCAP Solutions' service area, including, Pennsylvania. For more information and eligibility of this program, see link: <https://sercap.org/about/who-we-serve/programs-and-services-homeowners>

Sustainable Home Improvement Partnership (SHIP) – An initiative that pays for repairs and weatherization to the homes of veterans, seniors, and disabled residents in the Pittsburgh area. You may apply to receive home repairs, handicapped accessibility upgrades, weatherization, health & safety upgrades, plumbing, electrical, and utility improvements, structural integrity upgrades and homeowner counseling services. For more information contact 412-931-6996 or email bvandivier@chfmanor.org.

The Underground Heating Oil Tank Cleanup Reimbursement Program is administered by the PA Department of Environmental Protection (DEP) and provides funds to assist tank owners with eligible environmental cleanup costs resulting from heating oil leaks from underground tanks. Information on this program, including the full eligibility requirements, and links to the current on-line application and instructions are available at: <https://www.dep.pa.gov>

NOTE: DEP is pleased to announce that funding authorization for the Underground Heating Oil Tank Cleanup Reimbursement Program has been extended through December 31, 2027. The Department is now accepting applications for reimbursement.

Weatherization – A county or regional program that provides grants for specific energy efficiency and heat-related repairs. Local weatherization programs can be found here: <https://dced.pa.gov/programs/weatherization-assistance-program-wap/>
DCED→Weatherization Program Assistance Program (WAP)→County→Programs & Funding→Weatherization Listing

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. Programs are new and starting in 2023-2024. Additionally, this program provides funding to the counties for construction-related workforce development. Click the link to find county contact information: <https://dced.pa.gov/whole-home-repairs-program-agency-list/>

PROGRAMS THAT OFFER EDUCATIONAL INFORMATION:

ALS Association –Support for Pennsylvanians with ALS (Amyotrophic Lateral Sclerosis) is available through either the Greater Philadelphia or Greater Pittsburgh chapters. Go to www.als.org and your local chapter will automatically be suggested if your “location services” are on. OR you can search for “Local Support.”

American Stroke Association – Support for Pennsylvanians who have had a stroke may be found at www.stroke.org “In Your Community”

Building Your Financial House (PHFA) A free resource for individuals who want to make smart financial goals, build money management skills, learn about money and saving for emergencies etc... You may visit the website <http://www.buildingyourfinancialhouse.org/> to utilize all the worksheets available on the website to help you Build Your Financial House.

Centers for Independent Living (CILs) – Non-profit organizations that provide four core services including information and referral, advocacy, peer mentoring and independent living skills training. Some CILs can offer home evaluations and help you find resources to pay for home modifications and assistive technology. To locate your local Council on Independent Living view the [Centers for Independent Living website](#).

Consumer Financial Protection Bureau (CFPB) - The Consumer Financial Protection Bureau is an agency that implements and enforces Federal consumer financial law and ensures that markets for consumer financial products are fair, transparent, and competitive. For more information visit [About us | Consumer Financial Protection Bureau \(consumerfinance.gov\)](#)

Emergency Shelter – The [Homeless Shelter Directory website](#) provides a list of resources, such as emergency shelter, for those facing homelessness.

ENERGY STAR Home Advisor - The [ENERGY STAR Home Advisor website](#) can give you information to help improve the energy efficiency of your home while adding comfort and value.

The Federal Emergency Management Agency (FEMA) – Helps people before, during and after disasters. FEMA provides training and education to equip communities with disaster preparedness knowledge and skills. For more information, go to <https://www.fema.gov/>

The Healthy Home Program provides federal funds to counties to address multiple childhood diseases and injuries in the home. The Initiative takes a comprehensive approach to these activities by focusing on housing-related hazards in a coordinated fashion, rather than addressing a single hazard at a time. The HHI builds upon HUD's successful Lead Hazard Control programs to expand its efforts to address a variety of environmental health and safety concerns including: [mold](#), [lead](#), [allergens](#), [asthma](#), [carbon monoxide](#), [home safety](#), [pesticides](#), and [radon](#). For more information, check out HUDS (U.S. Department of Housing and Urban Development) at https://www.hud.gov/program_offices/healthy_homes/hhi

Mold – The Federal Environmental Protection Agency website, <https://www.epa.gov/mold>, provides a list of basic information & resources on mold & your health, mold clean up, mold testing & sampling, and frequent questions about mold. It does not list potential financial resources for people looking to address this concern.

Lead – If your home was built before 1978, old lead paint on your walls, doors, windows, and sills may be dangerous. The Federal Environmental Protection Agency website, <https://www.epa.gov/lead>, explains what lead is, where it is found, who is at risk of lead poisoning, provides educational materials, and tells you how to protect your family from lead hazards. . It does not list potential financial resources for people looking to address this concern.

Homelessness Assistance - The Department of Human Services (DHS) funds a statewide homelessness prevention program administered by counties and local non-profit organizations. For more information visit <https://www.dhs.pa.gov/Services/Other-Services/Pages/Homeless-Assistance.aspx>

Legal services in PA –This PA Department of Human Services website lists different organizations that homeowners may call or email to learn about free or low-cost legal services across the state. This website can help those who may have a disability, children with disabilities, low-income families and residents that cannot afford legal counsel, and those in need of civil legal aid. Visit <https://palegalaid.net/> to find out what legal services are available to you.

Local Government – Start with your county unless you live in a larger city. Some townships and boroughs also have funds available. Phone numbers can be found in the blue, government pages of your phone book and through an internet search. Often the right office is a “Redevelopment Authority,” a “Housing and Redevelopment Authority or Agency,” “Weatherization Program” or a “Planning Office.” If you do not find a listing similar to this for your local government, try the general information number or Commissioners’ Offices and explain that you need assistance with home repairs, accessibility modifications, or your specific housing issue. Funds may be available and may include: HOME, CDBG, Act 137 Funds, PA Whole Home, and PA Accessible Housing Program.

National Multiple Sclerosis Society – An organization that offers grants to individuals diagnosed with MS. The grant amount depends on circumstances. There are no income or age guidelines. Funds have been provided for uses, such as: assistive technology, home/vehicle modification, or paying for services such as physical, occupational, or speech therapy. Call 1-800-344-4867 option 1 for MS Navigator or visit the [National Multiple Sclerosis Society website](#) to find a Chapter.

Pennsylvania Housing Finance Agency (PHFA) Housing Counseling & Financial Coaching Network – PHFA has a network of HUD-certified counseling agencies that provide information and education to improve homebuyers' success in owning and maintaining their home. There is also an online program that covers many aspects of qualifying for a mortgage, debt and personal finance management, avoiding foreclosure, etc. <https://www.phfa.org/counseling>

PAHousingSearch.com - A resource to link consumers to affordable housing options throughout the Commonwealth. This Web site offers information about apartment locations, rental prices and subsidies, accessibility features, development amenities, current vacancies, contact information, and the status of a property's waiting list. For more information, click on the link [PA Housing Search website](#) or contact 877-428-8844

The **Pennsylvania Office of Consumer Advocate (OCA)** represents the consumers of Pennsylvania in matters involving their utility services. The [Pennsylvania Office of Consumer Advocate website](#) offers a shopping guide for consumers to shop for and compare prices for their home's utility services.

Pennsylvania Office of Vocational Rehabilitation (OVR) – State agency responsible for helping persons with disabilities prepare for, obtain and keep employment. Services may include diagnostic services, vocational evaluation, guidance and counseling, restoration, rehabilitation technology, training and placement. OVR helps individuals develop job-seeking skills and locate employment opportunities. OVR may pay for home modifications and assistive technology that are directly supporting an individual's return to paid employment. For further information, contact 800-442-6351 or view the [Pennsylvania Office of Vocational Rehabilitation website](#)

The Pennsylvania Public Utility Commission (PUC) may be able to provide information and referral assistance to consumers who are unable to reach a payment agreement on their past-due gas or electric utility bills. The PUC Utility Customer Hotline can be reached toll-free at 1-800-692-7380, or check out their website at www.puc.pa.gov

SHARE Program - Shared Housing and Resource Exchange is an affordable housing choice that brings together homeowners who want to share their home with home seekers who are looking for housing in exchange for rent, help around the house, or a combination of both. The home seeker receives their own bedroom and agreed upon use of the common areas. Every arrangement is unique depending on the needs, preferences, and abilities of the participants involved. SHARE is currently available in Bucks, Carbon, Crawford, Lackawanna, Lehigh, Monroe, Montgomery, Northampton, Northumberland, Pike, Snyder, Union, and Wayne counties. For more information on the SHARE Program click on:

<https://www.aging.pa.gov/aging-services/housing/Pages/SHARE.aspx>

State Tax Credits – PHFA is not aware of state tax credits, however encourages you to research their availability through the [Commonwealth’s Department of Revenue website](#), or you may contact your local representative’s office.

U.S. Department of Housing and Urban Development – [HUD.gov](#) resources: homeownership, local public housing, rental assistance, rent relief resources, and to report housing discrimination

U.S. Rural Development Agency (USRDA) – A federal agency that offers loans and/or grants to assist individuals living in rural areas. Funding may be available through Rehabilitation Loans that have a 1% interest rate and offer up to \$20,000. There is also limited grant funding available for senior citizens in amounts up to \$7,500. If you live in a rural area, contact 717-237-2299, Pennsylvania’s Local Service Center.