

**Resource List for Home Repairs, Modifications and Assistive Technology**  
**Dated: February 2021**

**FOR HOME REPAIRS AND /OR ACCESSIBILITY IMPROVEMENTS:**

**Homeowners Energy Efficiency Loan Program** – 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 contact the PHFA Solution Center at 855-827-3466 or view [PHFA's website](#).

**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

**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> .

**Limited 203(k) and “regular” 203(k) Mortgages**

PHFA offers these FHA programs 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](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.

**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 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 and PA Accessible Housing Program.

**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 the state office at 1-800-670-6553 and ask for help in determining which regional office you should contact or use [Find Your Local Service Center](#).

**Weatherization** – A county or regional program that provides grants for specific energy efficiency and heat-related repairs. Local weatherization programs can be found by using the search function at [Benefits.gov](#).

**Quick Start Housing Resource** - PHFA and the Self-Determination Housing Project's Regional Housing Coordinators have compiled information about specific social service and housing resource agencies throughout the Commonwealth. Examples of these agencies are Habitat for Humanity, Residential Living Options and United Way as well as many more. For more information, go to [PHFA's website](#).

**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, go to the [PA Housing Search website](#) or contact 877-428-8844

## FOR ACCESSIBILITY ONLY:

**PA Assistive Technology Foundation (PATF)** – A foundation that is committed to providing borrowers 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 loan rates at 3.75% for \$1,500 to \$60,000. Loans of \$1,500 or less are interest free. Call 1-888-744-1938 or go the [PA Assistive Technology Foundation website](#).

PATF has also launched a one-year pilot program offering no-interest, no-fee financial loans between \$100 and \$7,000 to Pennsylvanians with disabilities and older adults for the purchase of needed assistive technology devices and services that help them remain independent, safe, healthy, and connected during the pandemic.

Also, PATF maintains a comprehensive list of [Assistive Technology providers](#).

**Self Determination Housing Project (SDHP)** – A non-profit organization that works to expand housing options for people with disabilities in PA. SDHP promotes self-determination and control for people with disabilities and operates the PA Accessible Housing Program in many counties of the state. For more information call 1-877-550-7347 or view the [Self Determination Housing Project website](#).

**Centers for Independent Living (CILs)** – Are non-profit organizations that serve throughout Pennsylvania. Each Center for Independent Living (CIL) provides four core services including information and referral, advocacy, peer mentoring and independent living skills training. 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](#).

**Area Agencies on Aging (AAA)** – Locally-based agencies throughout Pennsylvania that offer a wide array of programs to help Pennsylvanians age 60 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.

**Department of Veterans Affairs (VA)** – This federal agency exists to assist service members and veterans with health care and other benefits and services, including guaranteed home loans to buy a home, disability payments, higher education financial support, and many other programs. Many programs also exist to help veterans and service members' families. There are programs specifically for home modifications that can be reviewed at <https://www.benefits.va.gov/homeloans/adaptedhousing.asp> These programs include the “Specially Adapted Housing Grant,” the “Special Housing Adaptation Grant,” and the “Temporary Residence Adaptation Grant.” To call for assistance in navigating the V.A. you may call 855-574-7286 and for Crisis Intervention call 800-273-8255 (that crisis intervention number is 800-273-TALK).

## FOR PROGRAMS AND/OR SERVICES FOR ELDERLY AND/OR PERSONS WITH A DISABILITY:

**Department of Human Services** - This state agency has programs available to help 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.

**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's website](#). To

receive additional information on reverse mortgages, contact the National Council on Aging at 1-800-510-0301 or view the [AARP website](#).

**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.

**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](http://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](http://www.stroke.org) “In Your Community”

#### FOR ADDITIONAL ASSISTANCE:

**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. The counselors serve clients in group and individual settings, and provide both face-to-face and phone sessions. There is also an online program at [www.phfa.org](http://www.phfa.org) that covers many aspects of qualifying for a mortgage, debt and personal finance management, avoiding foreclosure, etc. Lastly, PHFA offers a “train the trainer” educational program on wealth building to organizations that work with homeowners and renters who are trying to improve their financial situation.

**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.

**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.

**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](#).

**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.

**Sustainable Home Improvement Partnership (SHIP)** – An initiative that pays for repairs and weatherization to the homes of veterans, seniors, and disabled residents. You may apply to receive home repair and weatherization services if you live in the Pittsburgh **neighborhoods** of Larimer, Homewood, East Liberty, or Garfield. Available services include handicapped accessibility upgrades, weatherization, health & safety upgrades, plumbing, electrical, and utility improvements, structural integrity upgrades and homeowner counseling services. For more information about how you can access services contact 412-931-6996 or email [bvandivier@chfmanor.org](mailto:bvandivier@chfmanor.org).

**Nazareth Housing Services Pittsburgh** - Shelter Listings is dedicated to serving people who are homeless and low-income across Pennsylvania. Our shelter list consists of over 3,000 listings and includes emergency shelters, homeless shelters, day shelters, transitional housing, residential drug/alcohol rehabilitation programs, supportive housing and permanent affordable housing. Contact 412-931-6996 or view the website the [Nazareth Housing Services website](#).

**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>

**Keeping Warm This Winter** - The Pennsylvania Office of Consumer Advocate 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 homes utility services.

**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.

**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 as medical expenses on an itemized federal tax return. Learn more on the [IRS Refund webpage](#).

**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.

**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>

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

**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.

### **The Pennsylvania Public Utility Commission (PUC)**

The 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](http://www.puc.pa.gov)

**Pennsylvania 2-1-1** is a phone number that links Pennsylvania residents to human services throughout Pennsylvania for help with utilities bills, after-school programs for kids, to 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](http://www.pa211.org) to view all of the available loans for home improvements.

**The Underground Heating Oil Tank Cleanup Reimbursement Program** provides funds to owners of underground heating oil tanks, to assist with cleanup costs due to heating oil leaks from underground tanks. The tank capacity must be 3,000 gallons or less, the leak must have occurred after January 30<sup>th</sup>, 1998, and the oil must be used to provide heat to qualify for this program. For an application go to <http://www.depgreenport.state.pa.us/library/GetFolder?FolderID=2825> . Also check out [www.dep.pa.gov](http://www.dep.pa.gov) for more information on this program.

**NOTE:** The Department is pleased to announce that funding authorization for the Underground Heating Oil Tank Cleanup Reimbursement Program has been extended through June 30, 2022. The Department is now accepting applications for reimbursement.