

Resource Guide for Homeowners

Updated October 2019

EMERGENCY UTILITY ASSISTANCE

Help with All Utilities

Utility Emergency Services Fund (UESF)

- (215) 972-5170; <http://www.uesfacts.org>
- Provides grants of up to \$3000 for assistance where notice of termination or service off.
- Eligibility:
 - Have a notice of termination or be shut off service for PECO, PGW, or PWD.
 - Income at or below 175% of Federal Poverty Income Guidelines.
 - Have not received a UGP grant in the past 24 months.
 - Owe an amount that is not in excess of the utility grant. All grants must be applied to the utility amount and reach a zero balance. If the amount surpasses the maximum grant allowed, the applicant is responsible for the balance.
 - Applicant **MUST** apply for LIHEAP Cash and Crisis program first.
- Can be combined with other grants.
- Eligible for a grant 24 months.

Help with Water Shut-offs

Water Revenue Bureau Emergency Line

- (215) 685-6300
- Call to set up a payment plan.
 - Do NOT set up a payment plan if you dispute any water charges. Utilize dispute processes available and visit Community Legal Services for assistance.

Enrollment in Assistance Programs

- Enrolling in the following low-income utility payment programs will prevent a shutoff:
 - PECO's Customer Assistance Program (CAP), Philadelphia Gasworks' Customer Responsibility Program (CRP), or Water Revenue Bureau's Tiered Assistance Program (TAP)
 - Apply online at: <https://beta.phila.gov/services/water-gas-utilities/water-bill-customer-assistance/>

Help with Heating

Pennsylvania Low Income Home Energy Assistance Program (LIHEAP)

- (866) 857-7095; <http://www.dhs.pa.gov/citizens/heatingassistanceliheap/>
- Apply through County Assistance Office
- Helps pay heating costs through grants.
- Provides free heater repair.
- Heating bill can be current or delinquent.
- Available through April 12th.
- *Cash Grant*
 - \$200 min to \$1000 max grant

- Household income must be at or below 150% Federal Poverty Level (measured in month before or 12 months before, whichever benefits applicant).
- Responsible for main source of heat (pay heat directly or pay heat through rent).
- Certain lawfully-admitted non-citizens are eligible, regardless of arrival in US (no 5 year bar).
- *Crisis Grant*
 - \$25 min to \$600 max grant.
 - Eligibility same as cash grant.
 - Actual imminent home heating emergency – service off, termination notice, less than 15 days worth.
 - Grant must resolve crisis.

CRISIS Emergency Heat/Fuel Program

- Contact your local county assistance office.
- Helps pay heating-related bills, such as for electricity, gas, water, or coal, in emergency situations.
- Provides free heater repair.
- Open between November and April.

DHCD Heater Hotline

- (215) 568-7190
- Provides free emergency heater repair.
- Must meet income guidelines (annual household income of under \$18210 for a household of 1; \$24,690 for a household of 2).

UTILITY PAYMENT PLANS

Help with All Utilities

Utility Emergency Services Fund (UESF)

- (215) 972-5170; <https://uesfacts.org/>
- Provides grants up to \$3000 for emergency assistance with utility bills.

Help with Water Payment Plans

Water Revenue Bureau's Tiered Assistance Program (TAP)

- (215) 686-6880
- Apply Online: <https://cap.phila.gov/static/index.html>
- Income-based payment agreement for water.
 - Do NOT enter into payment plan if you dispute any water bills.
- Must live in the home where the meter is and meet income requirements.
- Eligible if behind or current on water bill.
- Past due amounts are suspended and not enforced while enrolled in the program.
- Submitting an application can resume service in the event of a shut-off, unless there is a notice of defect.
- NOT a grant program, like the City's previous "WRAP" Program.

Water Revenue Bureau Senior Citizen Discount

- (215) 685-6300

- Apply online: <https://www.phila.gov/services/water-gas-utilities/pay-or-dispute-a-water-bill/water-bill-customer-assistance/>
- Offers a 25% discount to homeowners 65 years or older who have the water bill in their name and have a household income of \$32,300 or less. Also applies to sewer bill.

Help with Gas and Electric Payment Plans

PECO

- *PECO Payment Plans*
 - (888) 480-1533
- *PECO Energy's Customer Assistance Program (CAP)*
 - (800) 774-7040
 - Apply online: <https://www.peco.com/MyAccount/CustomerSupport/Pages/CAPRate.aspx>
 - Provides a monthly credit for eligible low income customers. The credit is based on the customer's total household gross income and energy usage.
 - The credit is applied to a customer's bill each month. A larger credit is applied during months when customers normally use more energy.
 - Must meet income eligibility requirements (\$1,562/month for a 1 person household; \$2,114 for a 2 person household).
- *PECO Energy's LIURP Program*
 - (800) 675-0222
 - Apply Online: <https://www.peco.com/MyAccount/CustomerSupport/Pages/LIURP.aspx>
 - Can help lower the amount of gas and electricity used.
 - Must have high usage. Household income must be below 200% of the Federal Poverty Level.
 - Provides free weatherization measures installed in the home and conservation education.

Philadelphia Gas Works Customer Responsibility Program (CRP)

- (215) 235-1777
- Apply Online: <http://www.pgworks.com>
- Reduced gas bill for eligible low-income customers.
- Discount eligibility and amount is based on household size, gross household income, and the home's average gas bill.

Help with Telephone Service

SafeLink Wireless – Lifeline Benefits

- (800) 732-3546
- Apply Online: <https://www.safelinkwireless.com>
- Provides Americans with a free cell phone and monthly airtime if they are income-eligible or already receive public assistance, such as SNAP, SSI, Medicaid, or LIHEAP.
- Only allowed one free cell phone per household.

Verizon

- Offers a reduced discount on the monthly bill for households receiving Lifeline benefits.
- Contact your local Verizon for an application.

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215.564.0845 F
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RESOLVING A UTILITY DISPUTE

Community Legal Services' Energy Unit

- (215) 981-3746
- Website: <http://clsphila.org>
- Provides legal advice and possible legal representation in utility disputes.

PA Attorney General's Consumer Complaint Office

- (215) 560-2414
- Online Complaint Forms: <https://www.attorneygeneral.gov/public-protection-division/bureau-consumer-protection/>
- Hears complaints about the Philadelphia Water Department.

PA Public Utility Commission (PUC)-Bureau of Consumer Services

- (800) 692-7380
- Resources and Filing Complaints:
http://www.puc.state.pa.us/filing_resources/filing_and_resources.aspx
- Receives and responds to complaints about PECO's service.

REAL ESTATE TAXES

Housing Counseling

DHCD Housing Counseling Programs

- (215) 334-4663
- <http://www.phila.gov/ohcd/cslgagencies.htm>
- Provides free housing counseling to low-income people.

Philadelphia Senior Center Housing Counseling

- (215) 546-5879
- <http://www.philaseniorcenter.org/>
- Open Monday through Friday, 8:30 am to 4:30 pm.
- Two Locations
 - 1900 West Allegheny Avenue
 - 509 South Broad Street
- Provides free housing counseling and meals and recreation to seniors 55 years or older.

Save Your Home Philly Hotline

- **(215)334-HOME (4663)**
- <http://www.saveyourhomephilly.org/>
- **Foreclosure Prevention Program in Philadelphia for homeowners. Hotline provides advice, brief services, and referrals to legal services agencies and housing counsellors.**

Delinquent Real Estate Taxes

Owner Occupied Payment Agreement (OOPA)

- (215) 686-6442
- Online Application: <https://www.phila.gov/services/payments-assistance-taxes/payment-plans/owner-occupied-real-estate-tax-payment-agreement/>
- Provides affordable real estate tax delinquency payment plans for homeowners. To be eligible, you must:
 - *Live in a home that you own, or*
 - Have a *legal “equitable interest”* in the home you live in and can show proof of that interest.
- Payment plans are based on monthly household income and family size. Some low-income and senior residents are eligible for OOPAs with a \$0-minimum monthly payment.

Current Taxes

Current Real Estate Tax Installment Plan

- (215) 686-6442
- Online Application: <https://www.phila.gov/services/payments-assistance-taxes/payment-plans/real-estate-tax-installment-plan/>
- Allows low-income households and seniors at least 65 years old to pay their current year of real estate tax owed in monthly installments throughout the year.
 - Note: making more than 8 payments per year causes a lien to be placed against your property (or more than 12 payments if you are a senior).

- Deadline is March 31 each year. You do not need to reapply every year; you will be automatically enrolled in the program.

Homestead Exemption

- (215) 686-9200
- Online Application: <https://www.phila.gov/services/property-lots-housing/get-real-estate-tax-relief/get-the-homestead-exemption/>
- Reduces the taxable portion of the home up to \$40,000 for people in homes that they:
 - *Live in a home that you own, or*
 - Have a legal “equitable interest” in the home you live in and can show proof of that interest.
- Application deadline is mid-September each year to receive the Homestead Credit on your future real estate taxes.
 - Applications submitted after October 1 may be reviewed on a case-by-case basis.
- If you live in a tangled title property, you may be eligible for the 3-year Conditional Homestead
- Note: If the deed changes for any reason, the applicant must reapply for the Homestead Exemption.

Low Income Senior Citizen Tax Freeze

- (215) 686-6442
- Online Application: <https://www.phila.gov/services/payments-assistance-taxes/senior-citizen-discounts/low-income-senior-citizen-real-estate-tax-freeze/>
- Under the Real Estate Tax freeze, the amount of property tax you pay each year will not increase, even if your property assessment or tax rate changes.
- Age Eligibility:
 - A person aged 65 years or older;
 - A person who lives in the same household with a spouse who is aged 65 years or older; or
 - A person 50 years or older whose spouse died at 65 years or older.
- Income Requirement
 - \$27,500 or less for a single person; or
 - \$35,500 or less for a married couple.
- Application deadline is mid-September.

Longtime Owner Occupants Program (LOOP)

- (215) 686-9200
- Online Application: <http://www.phila.gov/loop>
- A relief program for eligible homeowners whose property assessments, after the Homestead Exemption, increased by 50% or more from last year.
- Eligibility:
 - A homeowner whose primary residence’s assessment increased by 50% from last year;
 - You have lived in your home for 10 years or more;
 - Your property taxes must be current, or you must be in an OOPA or Installment Plan;
 - Your income must fall within the limit set for household size.
- Call the number above to check the status of the program.

Active Duty Reserve and National Guard Tax Credit

- (215) 686-6442

- Online application: <https://www.phila.gov/services/payments-assistance-taxes/tax-credits/active-duty-tax-credit/>
- Members of the National Guard or a reserve component of the Armed Forces of the United States called to active duty outside of Pennsylvania may receive a tax credit from paying Philadelphia property taxes
- Eligibility
 - Be a member of the U.S. armed forces reserve or National Guard;
 - Be called to active duty outside Pennsylvania;
 - Have a principal residence that you own in Philadelphia.
- The Credit is set up so you will not pay taxes on your property for days you were on active duty outside of Pennsylvania. The credit is reduced if you co-own the property.

Disabled Veterans Real Estate Tax Exemption Program

- Call to Apply: (215) 686-3256
- <https://www.phila.gov/OPA/AbatementsExemptions/Pages/DisabledVeterans.aspx>
- Provides complete real estate tax exemption for the primary residence owned by:
 - An honorably discharged veteran who has 100% service-connected disability and has a financial need, or
 - The surviving spouse of any honorably discharged veteran who was 100% disabled, if the surviving spouse has financial need.
 - Home must be owned solely by the veteran or as an estate in the entirety.

State Property Tax Rebate Program

- (888) 222-9190
- Apply Online:
<https://www.revenue.pa.gov/GeneralTaxInformation/PropertyTaxRentRebateProgram/Pages/default.aspx>
- Eligibility:
 - 65 years or older
 - Widows and widowers 50 years or older
 - 18 years or older and disabled
- The maximum standard rebate is \$650, but supplemental rebates for qualifying homeowners can boost rebates to \$975.
- Income cannot exceed \$35,000/year (excluding 50% of Social Security benefits).
- Property Tax Rebate application must be postmarked by June 30 to be considered

City of Philadelphia Real Estate Tax Refunds

- (215) 686-6574
- <https://www.phila.gov/services/payments-assistance-taxes/refunds/real-estate-tax-refunds/>
- The City may provide a real estate tax refund upon request if:
 - You paid more tax than you owed.
 - You were approved for the Longtime Owner-Occupants Program (LOOP) discount between 2014 through 2018. For Taxpayers approved for LOOP in 2019, your credit is automatically applied to your 2020 Real Estate Tax liability, and it is non-refundable.
 - Your 2014 property assessment is under appeal or was reduced as a result of an appeal.
- To claim a refund for any of the above reasons, complete a refund petition form here:
<https://www.phila.gov/documents/refund-petition-form/>
- Refunds are usually processed in four to eight weeks.

HOME REPAIRS

Grant Programs (Free Repairs)

Basic Systems Repair Program (BSRP)

- (215) 448-2160
- Apply Online: <http://www.phdchousing.org/>
- Provides free emergency repairs for electrical, plumbing, heating systems, structural and roofing.
- Eligibility:
 - Have not have received BSRP services in the last three years;
 - Own and live in the single-family house with the problem;
 - Be current or under current payment agreement for both property taxes and water bill;
 - Meet the income guidelines:
 - **Max annual household income of \$30,600 for a household of 1; \$35,000 for a household of 2.**
 - Not own any other residential property.
- Total repairs needed cannot exceed \$17,500.

Emergency Heater Hotline

- (215) 568-7190
- Learn More: <http://ohcdphila.org/home-repair/heater-hotline/>
- Provides free emergency heater repairs to homeowners who **meet income guidelines**:
 - **Max annual household income of \$18,210 for a household of 1; \$24,690 for a household of 2.**

Weatherization Assistance Program

- (215) 448-2160
- Apply Online: <https://phdchousing.org/home-repair/weatherization-assistance-program/>
- Provides free weatherization assistance and energy efficiency improvements to owner-occupied houses and tenant-occupied rental units, such as sealing windows and improving insulation.
- Eligibility:
 - Must live in the property that needs weatherization assistance;
 - Have not received Weatherization Assistance Program services in the past, and
 - Meet income guidelines:
 - **Max annual household income of \$24,980 for a household of 1; \$33,820 for a household of 2.**

Habitat for Humanity's Communities Aging in Place – Advancing Better Living for Elders (CAPABLE)

- (215)765-6000
- <https://www.habitatphiladelphia.org/>
- Habitat will assist homeowners, who have trouble with one or more activities in daily living, through home repairs that address your living goals.
- Eligibility
 - 65 years old or older;
 - Homeowner or live with the homeowner
 - Trouble with one or more activities in failing living (cooking, bathing, going to and from the home, etc.);

- Priority will be given to applicants who live within one of Habitat's service areas (Brewerytown, Sharswood, Belmont, Mantua, Mill Creek), though others are welcome to apply; and
- Household income **at or below 50% Area Median Income (AMI)**.
- In-home services include 6 occupational therapy visits, 4 registered nurse visits, and installation of accessibility equipment and home modifications by Habitat. Home repairs will address living goals.

Rebuilding Together Philadelphia

- (215) 568-5044
- <http://www.rebuildingphilly.org>
- Provides free home repairs for low-income people.
- No longer provides repairs for individual homeowners. Applicants must live on a block where 10-15 qualified applicants need of at least one of the following:
 - Roof repairs; Plumbing and electrical repairs; Floor, wall, and ceiling repairs; Weatherization and energy efficiency upgrades.
- Homeowner Eligibility:
 - Live in an owner-occupied home and provide proof of homeownership;
 - Be current on property taxes or in an OOPA; and
 - **At or below 80% AMI.**

Philadelphia Neighborhood Housing Services (PNHS)

- (215) 476-4205
- <http://www.phillynhs.org>
- PNHS provides resources for home maintenance and home improvement activities. Services and products include: Neighborhood Development, Housing Rehabilitation, Community Improvements, Model Block Program, Vacant Property Rehabilitation, Loans and Mortgages, and Housing Counselling.
- Eligibility:
 - **Household income at or below 115% AMI;**
 - Live in one of the targeted census tracts.

American Red Cross

- (215) 299-4000
- Get Help: <https://www.redcross.org/get-help.html>
- Provides free disaster relief assistance for homes affected by serious fire or flood.

Philadelphia Corporation for Aging (PCA)

- Call for Assistance: (215) 765-9040
- Learn More: <http://www.pca cares.org>
- *Senior Housing Assistance Repair Program (SHARP)*
 - Provides value-based assistance with minor and some major repairs and modifications to homes owned by seniors 60 years or older and those with disabilities.
- *Emergency Fund*
 - Offers small grants to seniors 60 years or older to meet emergency energy, food, housing, and medical needs.
 - Must be referred by specific social service agencies or the clergy.

Adaptive Modifications Program (AMP)

- (215) 448-2160
- Learn More: <https://phdchousing.org/home-repair/adaptive-modifications-program/>
- Provides free improvements for physically disabled homeowners and tenants, to allow for easier access to and mobility within a property.
- Eligibility:
 - Have a permanent physical disability;
 - Are the homeowner or have the owner's permission to make modifications;
 - Live in a property that is structurally sound;
 - Have not received AMP services in the past;
 - Are current with property taxes, or landlord is current with property taxes; and
 - Meet the income guidelines
- Applicants must apply by phone, Monday through Thursday from 9am to 4pm and Friday from 9am to 12pm. Hearing-impaired applicants should call TDD at (215) 448-2184.

Loan Programs

Homeowners Emergency Loan Program (HELP)

- (215) 685-4901
- <http://www.philadelphiawater.org/helploan>
- Provides loans for plumbing repairs for homeowners who have received a Notice of Defect for a repair required on the property's water service pipe or sewer lateral, or if in need of replacing a lead service line.
- Eligibility
 - Applicant must own the residential property;
 - If it is a rental property, the property cannot have more than four (4) units;
 - The property received a Notice of Defect for a repair required on the property's service pipe or sewer lateral;
 - A Notice of Defect is NOT required if you are applying to replace a lead service line
 - Payment agreements for the property are current, or if not applicable, applicant is not delinquent on monthly water bills for more than 2 cycles;
 - The property is served by an operable water meter;
 - You consent to the placement of a lien on the property.
- You must leave a message with your name and phone number and your call will be returned.

PHFA Home Improvement Loan Programs

- (800) 822-1174
- <https://www.phfa.org/programs/repairs.aspx>
- Programs that are best for you will depend on your specific circumstances, such as your credit history and amount of cash savings, as well as individual preferences:
 - *HomeStyle Renovation Program*
 - Provides refinance mortgages to fund repairs. Maximum loan amount is 75% of the "as completed" appraised value of the property.
 - The improvement must be permanently affixed to the property and must add value to the home.
 - *PENNVEST Homeowner Septic Program*
 - 1(855)827-3466

- Provides loans of maximum \$25,000 to repair or replace an individual on-lot septic system or connection to a public sewer system.
- Requires that PENNVEST be the first or second lien position unless the loan amount is less than \$7,500 or the existing first and second liens were originated at purchase to buy the home.
- *Homeowners Energy Efficiency Loan Program (HEELP)*
 - Provides loans for specific energy efficiency repairs up to \$10,000, to be repaid over 10 years at a fixed rate of 1%.
 - Specific uses include air sealing, insulation and duct work; energy efficient windows and doors; energy efficient heating or cooling systems repairs and replacements; and roof replacements.
- Loans are available through Local Program Administrators. Call the above number to be connected with someone in your area.

Philadelphia Neighborhood Home Preservation Loan Program- Restore, Repair, Renew

- *Contact one of the three partners:*
 - *Public Health Management Corporation*
 - www.RestoreRepairRenew.org
 - RestoreRepairRenew@PHMC.org
 - (877) 515-0575
 - *Philadelphia Council for Community Advancement (PCCA)*
 - www.RRRwithPCCA.org
 - AWilliams@PhilaPCCA.org
 - (215) 567-7803
 - *CLARIFI*
 - www.Clarifi.org/RRR
 - RRR@Clarifi.org
 - (215) 866-5200
- <https://phdcphila.org/residents/home-repair/restore-repair-renew/>
- *Restore, Repair, Renew is an initiative of the City of Philadelphia to help Philadelphia homeowners access low-interest loans to invest in their properties. Lenders participating in the program are offering 10-year, 3% fixed Annual Percentage Rate loans that range from \$2,500 to \$24,999 to eligible homeowners. Restore, Repair, Renew loans can fund a range of home repairs that focus on health, safety, weatherization, accessibility, and quality of life.*
- *Eligibility*
 - *Philadelphia homeowners:*
 - *Whose primary resident needs repairs;*
 - *Fall within the eligible income guidelines;*
 - *With a credit score above 580;*
 - *Who are up to date on public utilities and taxes or are in a payment plan with the City; and*
 - *Who do not have L&I violations or will eliminate violations as part of the program.*

MORTGAGE ASSISTANCE

Save Your Home Philly Hotline

- (215) 334-4663
- <http://www.saveyourhomephilly.org/>
- Provides advice, brief services, and referrals to free housing counseling agencies that assist homeowners who are at risk of or involved in the foreclosure process.
- Eligibility:
 - The Save Your Home Philly hotline assists callers without regard to income. The Hotline only assists with properties located within Philadelphia.

Homeowners' Emergency Mortgage Assistance Program (HEMAP)

- <https://www.phfa.org/counseling/hemap.aspx>
- Program designed to protect Pennsylvanians who, through no fault of their own, are financially unable to make their mortgage payments and are in danger of losing their homes to foreclosure.
- HEMAP loans, continuing or non-continuing, are limited to a maximum of 24-36 months from the date of mortgage delinquency, or to a maximum of \$60,000, whichever comes first.
- Eligibility:
 - Homeowner must be at least 60 days delinquent on their mortgage and have received an Act 91 Notice from their lender;
 - The property must be a one- to two-family residence;
 - The homeowner must have had favorable mortgage credit prior to delinquency;
 - The homeowner must be suffering from financial hardship beyond their control;
 - The homeowner must have reasonable prospect of resuming full mortgage payments within 24-36 months and paying the mortgage in full by maturity;
 - HEMAP must have at least a third lien position.

BUDGET AND CREDIT COUNSELING

Clarifi

- (215) 563-5665
- <http://clarifi.org>
- Provides free budget and credit counseling, including help in determining whether to file for bankruptcy.
- Holds educational workshops on budgeting, credit, money management, housing, and identity theft.

Save Your Home Philly Hotline

- (215) 334-4663
- <http://www.saveyourhomephilly.org/>
- Provides referrals to free counseling agencies that provide budget and credit counseling.

Utility Emergency Services Fund (UESF)

- (215) 972-5170
- <https://uesfacts.org/our-programs/self-sufficiency-workshops/>

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The hub of pro bono legal services in Philadelphia since 1981

- Provides free, ongoing series of educational sessions designed to instill helpful knowledge as well as a sense of responsibility to help keep families in their homes.
- Current workshops include: Basic Budgeting, How to Save Money on Your Utility Bills, Tenant/Homeowners Right & Responsibilities, Professionalism, Career Goal Planning, TANF to Employment.

LEAD PAINT REMOVAL

Lead and Healthy Homes Program (LHHP)

- (215) 685-2788
- <https://www.phila.gov/programs/lead-and-healthy-homes-program/>
- Provides information, referral, and training to promote healthy homes and prevent lead poisoning by working with families, homeowners, and landlord to reduce lead hazards in home.
- You may be eligible for help with removing lead in your house.
- Eligibility:
 - Get your child lead tested at any City Health Center;
 - If your child's blood lead level tests at ten or above, the health care provider will notify LHHP.