



# **Resource Guide for PHFA Mortgage Customers**

# Purpose

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Going through a financial hardship that impacts your ability to pay your mortgage often goes hand in hand with other hardships or difficulties in your life. The resources in this guide may help you find help with other debts or stressful areas of your life. The resources include websites for assistance with taxes, utilities, property repairs, legal services, mortgages, and employment.

For a list of PHFA-approved housing counseling agencies near you, visit <https://www.phfa.org/hope>. Each agency has a thorough understanding of what is available locally regarding emergency funds and other assistance programs. Many are state providers of some of the resources listed in this guide and have developed strategic partnerships and workforce development initiatives that can benefit homeowners facing hardship.

To apply for assistance for your PHFA mortgage, complete the financial paperwork which can be found at this link under Mortgage Assistance:

<https://www.phfa.org/homeowners/foreclosure.aspx>

If you have received an Act 91 notice, you may qualify for HEMAP. Information regarding that program is found at this link: <https://www.phfa.org/counseling/hemap.aspx>

For any questions regarding your PHFA mortgage, contact us at the following:

By Phone		
<p>General questions about your PHFA mortgage:</p> <p>Customer Solutions Center 1-855-827-3466</p>	<p>Questions about a delinquent PHFA mortgage:</p> <p>Home Retention Team 1-800-822-7375</p>	
By Mail		
<p><b>Regular Monthly Payments:</b></p> <p>PA Housing Finance Agency PO Box 13280 Philadelphia, PA 19101-3280</p>	<p><b>Tax/Insurance Bills &amp; General Correspondence:</b></p> <p>PA Housing Finance Agency ATTN: Escrow Department PO Box 15057 Harrisburg, PA 17105-5057</p>	<p><b>Late Payments, Loan Payoffs &amp; Overnight Mail:</b></p> <p>PA Housing Finance Agency ATTN: Loan Servicing 211 N Front St Harrisburg, PA 17101-1406</p>
<p><b>Qualified Written Requests:</b></p> <p>If you wish to write us because you believe an error was made while servicing your mortgage or if you wish to request information about your mortgage, you must use the following address:</p> <p>PA Housing Finance Agency ATTN: Qualified Written Request Department PO Box 15057 Harrisburg, PA 17105-5057</p>		

# General Resources

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## COMPASS

- <https://www.compass.state.pa.us/compass.web/Public/CMPHome>
- Apply for health and human service programs along with managing benefit information

## PA Community Action Agencies

- <https://www.thecaap.org/agency-info/pa-community-action-agencies.html>
- Programs and services to help low-income individuals and their families reach and maintain self-sufficiency.

## Consumer Financial Protection Bureau (CFPB)

- <https://www.consumerfinance.gov/>
- Information about finances, loans, credit, scams, debt collection, etc.

## County Commissioners Association of Pennsylvania

- <https://www.pacounties.org/PAsCounties/Pages/County-Websites.aspx>
- Provides links to contact information and services for each county in Pennsylvania

## Legal Services in Pennsylvania

- <http://www.dhs.pa.gov/Services/Assistance/Pages/Legal-Help.aspx>
- List of legal services in Pennsylvania for those that cannot afford an attorney

## Pennsylvania 2-1-1

- <https://www.uwp.org/211gethelp/>
- Statewide collaborative for health and human service information for Pennsylvanians.

## Pennsylvania CareerLink

- <https://www.pacareerlink.pa.gov/jponline/>
- Can search for jobs, training, and apply for disability services

## PA Department of Aging

- <https://www.aging.pa.gov/aging-services/Pages/default.aspx>
- Provides information for services such as meals, caregiver support, insurance, housing, and prescriptions

## PA Department of Human Services

- <https://www.dhs.pa.gov/Services/Assistance/Pages/Apply-for-Benefits.aspx>
- Learn about and apply for numerous services and benefits.

## PA Department of Veteran Affairs

- <https://www.dmva.pa.gov/veteransaffairs/Pages/default.aspx>
- Learn about numerous federal, state and county benefits available to qualified veterans and their families.

## PA Housing Search

- <http://pahousingsearch.com/Resources.html>
- Free service to find affordable homes and apartments across PA. Also, helpful links to other programs and services.

## PHFA Housing Counseling and Financial Coaching Network

- <https://www.phfa.org/counseling/homeowners.aspx>
- <https://www.phfa.org/prfc/>
- FREE housing counseling to help with mortgage delinquency, preventing foreclosure, and managing debt. Agencies have a thorough understanding of what is available locally regarding emergency funds and other assistance programs. Many are providers of some of the resources listed in this guide and have developed strategic partnerships and workforce development initiatives that can benefit homeowners facing hardship.

## U.S. Department of Housing and Urban Development (HUD)

- <https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>
- List of HUD approved counseling agencies by state

# Resources for Home Repairs

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## PHFA Homeowners Energy Efficiency Loan Program (HEELP)

- <https://www.phfa.org/programs/repairs.aspx>
- Offers loans between \$1,000 and \$10,000 for specific energy efficiency repairs at a fixed-rate of one percent (1%) for ten years.

## PHFA PENNVEST Homeowner Septic Program

- <https://www.phfa.org/programs/repairs.aspx>
- Offers loans up to \$25,000 at a fixed rate of 1.75% for 20 years to repair or replace an individual on-lot septic system OR to connect to a public sewer system.

## Other Programs and Resources for Home Repairs

- [https://www.phfa.org/forms/renovate\\_and\\_repair/r\\_and\\_r\\_alternatives/r\\_and\\_r\\_alternatives.pdf](https://www.phfa.org/forms/renovate_and_repair/r_and_r_alternatives/r_and_r_alternatives.pdf)

# Resources for Utilities

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## Pennsylvania Public Utility Commission

- [http://www.puc.pa.gov/consumer\\_info/electricity/energy\\_assistance\\_programs.aspx](http://www.puc.pa.gov/consumer_info/electricity/energy_assistance_programs.aspx)
- Provides a list of energy assistance programs with phone numbers for the different utility companies in PA

## LIHEAP (Low Income Home Energy Assistance Program)

- <http://www.dhs.pa.gov/Services/Assistance/Pages/LIHEAP.aspx>
- Helps families living on low incomes pay their heating bills in the form of a cash grant.

## Allegheny County

- <http://www.county.allegheny.pa.us/Human-Services/Programs-Services/Basic-Needs/Utility-Assistance.aspx>
- Provides list of utility companies and assistance options

### **City of Philadelphia: Water**

- <https://www.phila.gov/water/educationoutreach/customerassistance/pages/default.aspx>
- Help for residential customers in Philadelphia to get help with their water bill or maintaining/improving residential plumbing and property

### **Philadelphia Gas Works (PGW)**

- <https://www.pgworks.com/residential/customer-care/liheap-crisis-uesf-grants>
- Apply for LIHEAP, crisis assistance, or Utility Emergency Services Fund (UESF) grant

### **PECO Energy Company**

- <https://www.peco.com/MyAccount/Customersupport/pages/assistanceprograms.aspx>
- Assistance with gas and electric utilities for their customers

### **PPL Electric Utilities**

- <https://www.pplelectric.com/my-account/payments/need-help-paying-your-bill.aspx>
- Payment assistance, budget billing, and a list of programs for income-eligible customers

### **Utility Emergency Services Fund (UESF)**

- <https://uesfacts.org/our-programs/>
- Programs for utilities and housing for residents of Philadelphia

### **Dollar Energy Fund**

- <https://www.dollarenergy.org/need-help/pennsylvania/>
- Provides a list of programs available per available utility provider

### **First Energy Corp: Met-Ed, Penelec, Penn Power, and West Penn Power**

- [https://www.firstenergycorp.com/content/customer/help/billingpayments/assistance\\_serviceprogram.html](https://www.firstenergycorp.com/content/customer/help/billingpayments/assistance_serviceprogram.html)
- Search for assistance programs to help you budget your monthly payments, pay winter heating bills, catch up on past-due payments, or avoid service disconnection.

## **Resources for Taxes**

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### **Free Tax Help**

- [https://www.phfa.org/forms/customer\\_resources/information/tax\\_help\\_resources.pdf](https://www.phfa.org/forms/customer_resources/information/tax_help_resources.pdf)
- <https://www.myfreetaxes.com/>
- Joint effort between H&R Block and United Way to provide free online tax preparation software for anyone who makes less than \$66,000.

### **Philadelphia Longtime Owner Occupants Program (LOOP)**

- <https://www.phila.gov/services/payments-assistance-taxes/income-based-assistance-programs/longtime-owner-occupants-program/>
- Real estate tax abatement for homeowners whose property taxes triple from one year to the next and have lived in their home for 10 years or more.