

HOMEOWNERS ASSISTANCE PROGRAM (HAP)

A Program of

SeniorLAW Center

100 S. Broad Street, 18th Floor, Philadelphia, PA 19110

(215) 988-1244

www.seniorlawcenter.org

HOMEOWNER RESOURCE LIST

REPAIR PROGRAMS

This Homeowner Resource List is provided by the Homeowners Assistance Program (HAP), a program of SeniorLAW Center. SeniorLAW Center provides free legal assistance, advice, information and referral services to those 60 years old and older who live in Philadelphia. SeniorLAW Center's Homeowners Assistance Program (HAP) focuses on the needs of Philadelphia's elder homeowners. HAP can assist seniors with: Personal Planning, including Wills & Estate Administration; Deed Transfers; Home Repair Contracts; Property Damage to their home; and much more.

Although HAP does not assist seniors with obtaining grants or low-interest loans for home repairs, many seniors want to know where they can go to apply for such grants and loans. As a result, the following is a list of agencies offering grants and low-interest loans for home repairs, and other resources, to those who qualify.

1. Philadelphia Housing Development Corporation (PHDC)

A. Weatherization Program

This program provides free weatherization and energy conservation improvements to owner-occupied houses and tenant-occupied rental units in Philadelphia. It will assist with installation of insulation and weather-stripping; window and door repair; wrapping of hot water heaters, heating pipes and ducts; sealing of basement openings, crawlspaces and chaseways; insulation and air sealing of the roof area; and efficiency modifications to central heating systems. For more information call 215-448-2160.

B. The Basic Systems Repair Program (BSRP)

To qualify for this free program you must be a homeowner (with the recorded deed in your name), live in the property and have a need for emergency repairs of electrical, plumbing and/or heating systems, or replacement of a house's roof if leaks are causing structural damage to the house. This program will not make routine roofing repairs. PHDC applies a stringent standard to qualify for roofing repairs, basically asking: *Can you see daylight when you look up to the roof?* There are income guidelines according to family size and two tiers of repair cost limits: Tier I provides repairs worth up to \$3,500 and Tier II provides repairs worth up to \$15,000. For more information call 215-448-2160.

C. The Adaptive Modification Program

This program helps individuals with permanent physical disabilities live more independently in their homes by providing free adaptations to a house or an apartment. To receive services one must be a Philadelphia resident and be the owner-occupant of the home or have the owner's permission to make modifications. There are income guidelines according to family size. Estimated costs of the modifications are \$16,667. For more information call 215-448-2160.

2. Heater Hotline

The Energy Coordinating Agency (ECA) oversees Heater Hotline, which helps low-income homeowners with free emergency heater repairs. Although the program is open throughout the year, during the Winter priority is given to homeowners without any heat. To qualify you must live in and own your home (with the recorded deed in your name). For more information call 215-568-7190.

3. Senior Housing Assistance Repair Program (SHARP)

This program provides Philadelphia residents 60 or older with repairs such as replacing exterior doors and locks; rebuilding basement steps; making minor plumbing repairs; and replacing electrical switches, outlets, and fixtures. Priority is given to low-income residents with physical disabilities, who are over 75 and who are living alone. Average repair grants are \$535. For an application call Philadelphia Corporation for Aging (PCA) at 215-765-9040.

4. Rebuilding Together Philadelphia (RTP) (formerly Christmas in April)

This program utilizes the services of a corps of volunteers who provide free home repairs to eligible homeowners in Philadelphia. Although the program accepts applications from Philadelphia residents in all zip codes, this year the program is prioritizing zip codes 19140 and 19143. To qualify for RTP's programs, you must be considered low-income (based on HUD standards), be a homeowner (have the recorded deed in your name) and live in the property. Priority is given to elderly and disabled applicants. To request an application, write to *RTP, P O Box 42752, Philadelphia, PA 19101-2752*, with your name, address, and phone number. Call 215-568-5044 for more information.

A. Rebuilding Days

Skilled and general volunteers work 3-4 weekends in March and April, alongside the homeowners and their families, making essential home repairs that focus on making the home "warm, safe, and dry." By May many volunteers have finished their projects. See above for contact information.

B. Urgent Repairs

A few special projects that cannot wait for the Spring are completed in the Fall and Winter. They involve urgent issues such as leaky roofs, unsanitary plumbing conditions, security problems, and homes without heat or hot water. See above for contact information.

C. Home Modifications

This program helps elderly and disabled homeowners with modifications that help them to "age in place" and remain as independent as possible. Volunteers install such things as grab bars, railings, levered doorknobs, and wheelchair ramps, as well as repairing worn stairs and floors. See above for contact information.

5. Philadelphia Home Improvement Loan (PHIL)

The PHIL loan program is a joint venture of the Redevelopment Authority (RDA) and certain lending institutions to provide low-interest loans for home improvements or repairs. This is an affordable loan program for homeowners who have good enough credit to qualify for a bank loan. Loan interest rates are based on annual household income and household size, and currently range from 3% to 5%. To qualify you must own and live in a home in Philadelphia (with the recorded deed in your name) and meet the lender's credit requirements. Call PNC Bank (1-888-256-9378), Citizens Bank (certain local branches), Bank of America (certain local branches), or Commerce Bank (certain local branches) to apply. For more information call the RDA at 215-854-6515.