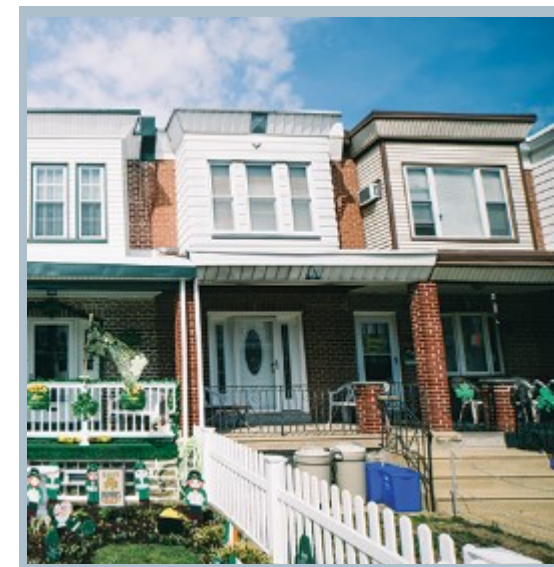




DELAWARE COUNTY

# HOMEOWNER RESOURCE GUIDE

## Housing Rehabilitation Loan Program



**Delaware County**  
Office of Housing and  
Community Development

Revised September 2019

## FOOD RESOURCES

### Delaware County Interfaith Food Assistance Network

610-566-7540 [delcohsa.org/adultfamily/DIFAN.pdf](http://delcohsa.org/adultfamily/DIFAN.pdf)

Network of food cupboards providing assistance to at-risk families.

### Community Food & Nutrition Programs

[delcohsa.org/adultfamily/](http://delcohsa.org/adultfamily/)

[DelCo\\_Food\\_Resource\\_Pocket\\_Guide.pdf](#)

Resource guide with various family nutrition assistance programs and networks.

### Philabundance

215-339-0900 [philabundance.org/find-food](http://philabundance.org/find-food)

Region's largest hunger relief organization providing access to food and services.

### USDA National Hunger Hotline

866-348-6479/ 877-842-6273 (Spanish)

Resource for families seeking information on how to obtain food.

## CREDIT COUNSELING

### Clarifi

800-989-2227 [clarifi.org](http://clarifi.org)

Provides financial counseling and coaching.

### Consumer Financial Protection Bureau

855-411-2372 [consumerfinance.gov/learnmore](http://consumerfinance.gov/learnmore)

Resources for credit and mortgage counseling.

### Free Credit Reports [annualcreditreport.com](http://annualcreditreport.com)

Obtain a free copy of your credit report and access credit support resources at this federally approved site that is sponsored by Equifax, Experian and TransUnion.

- **Equifax**  
800-685-1111 [Equifax.com](http://Equifax.com)
- **Experian**  
888-397-3742 [Experian.com](http://Experian.com)
- **Trans Union**  
855-681-3196 [Transunion.com](http://Transunion.com)

## OTHER RESOURCES

### Delaware County Housing Authority

610-876-5561 [dcha1.org](http://dcha1.org)

Manages and operates low-income housing within the County.

### Community Action Agency

610-874-8451 [caadc.org](http://caadc.org)

Provides various programs and support services for housing, workforce development, social services, and community development.

### Housing Equality Center of PA

267-419-8918 [equalhousing.org](http://equalhousing.org)

Fair Housing organization focused on eliminating housing discrimination through education, advocacy, and enforcement of fair housing laws.

### PA FAIR Plan

800-462-4972 [pafairplan.com](http://pafairplan.com)

Provides basic property insurance for persons who have been unable to secure insurance from other agencies.



For more information contact:

**Delaware County**  
**Office of Housing and**  
**Community Development**

(610) 891-5425

TDD +1 (800) 654-5984

Email: [OHCD@co.delaware.pa.us](mailto:OHCD@co.delaware.pa.us)

[delcopa.gov/hcd](http://delcopa.gov/hcd)



Delaware County is committed to the policy that all persons shall have equal access to its programs and employment without regard to race, religion, gender, national origin, family status, disability or age.

## REHABILITATION PROGRAMS

### CAADC, Inc. Weatherization Grants

610-521-8770 [caadc.org](http://caadc.org)

Weatherization services such as attic insulation, air sealing, heater repair/replacement, insulation, windows and doors.

### CAADC, Inc. Safe and Healthy Homes

610-521-8770 [caadc.org](http://caadc.org)

For households with children under 22 and/or expectant mothers. Provides risk assessments, education, and supplies for preventing illness and injury due to unsafe home hazards.

### CAADC, Inc. Lead Paint Hazard Control Program

610-833-4453 [caadc.org](http://caadc.org)

Lead assessment and remediation program for homes built prior to 1978 and with children under age 6.

### PHFA Loan Programs

800-827-3466 [phfa.org/programs/repairs.aspx](http://phfa.org/programs/repairs.aspx)

- **Homeowners Energy Efficiency Loan Program**  
Help with energy efficiency repairs such as air sealing, insulation, HVAC, and roof replacements.
- **HomeStyle Renovation Program**  
Assists eligible homeowner with repair, remodel, renovate or complete energy improvements.
- **PENNVEST Homeowner Septic Program**  
Repairs or replacements of on-lot septic system or connections to a public sewer system.

### Habitat for Humanity Delaware County

610-278-7710 [habitatmontdelco.org/our-programs](http://habitatmontdelco.org/our-programs)

Low-cost home repairs for critical needs and financial counseling.

### Self-Determination Housing Project of Pennsylvania

610-873-9595 [sdhp.org/accessible-housing/](http://sdhp.org/accessible-housing/)

Resource for home modification programs for persons with disabilities.

### Pennsylvania Assistive Technology Foundation

888-744-1938 [patf.us](http://patf.us)

Low-interest loans for accessibility related home modifications.

## UTILITY ASSISTANCE

### PECO Energy Assistance Programs

800-774-7040 [PECO.com/MyAccount/CustomerSupport/Pages/AssistancePrograms.aspx](http://PECO.com/MyAccount/CustomerSupport/Pages/AssistancePrograms.aspx)

- **CAP Rates**  
Discounted rates for eligible low income families.
- **CARES Program**  
Assistance to families experiencing temporary financial hardships.
- **Health Usage Rates**  
Discounts on energy usage for medical equipment.
- **MEAF Matching Energy Assistance Fund**  
Bill payment assistance.

### AQUA Helping Hand Assistance

877-987-2782 [aquaamerica.com/our-states/pennsylvania/helping-hand.aspx](http://aquaamerica.com/our-states/pennsylvania/helping-hand.aspx)

Payment plan for homeowners who are unable to pay their water bill and conservation education to reduce water usage and bills.

### Low-Income Home Energy Assistance Program (LIHEAP)

866-857-7095 [dhs.pa.gov/citizens/heatingassistanceliheap/index.htm](http://dhs.pa.gov/citizens/heatingassistanceliheap/index.htm)

Cash Grant: Heating bill payment grant sent directly to your utility company.

Crisis Grant: Emergency heating assistance through utility payments or heating system repair/replacement.

### Low Income Usage Reduction Program - LIURP

800-675-0222 [peco.com/MyAccount/CustomerSupport/Pages/AssistancePrograms.aspx](http://peco.com/MyAccount/CustomerSupport/Pages/AssistancePrograms.aspx)

Energy audit for more efficient home energy usage. Can include weather stripping, water heater tank wrap, thermostat replacement, refrigerator swap, and energy efficient lighting.

## INTERNET/PHONE

### Comcast Internet Essentials

855-846-8376 [internetessentials.com](http://internetessentials.com)

Affordable internet connection for qualifying low-income customers.

### Verizon Lifeline Service

800-641-8722 [lifelinesupport.org](http://lifelinesupport.org)

Federal program to lower monthly internet or phone bills for qualifying low-income customers.

## HOMEOWNER SUPPORT

### Legal Aid of Southern PA (LASP)

877-429-5994 [lasp.org](http://lasp.org)

Legal representation, assistance for housing related issues and mortgage foreclosure counseling.

### Homeowner's Emergency Mortgage Assistance Program (HEMAP)

800-342-2397 [phfa.org/hemap](http://phfa.org/hemap)

Mortgage assistance loan program.

### Making Home Affordable Program

888-995-4673 [makinghomeaffordable.gov](http://makinghomeaffordable.gov)

HUD approved housing counseling and mortgage assistance programs.

## COUNTY SERVICES

### Career Link

610-447-3350 [delcoworks.org](http://delcoworks.org)

### Children & Youth Services

800-416-4511 [delcohsa.org/childrenyouthservices.html](http://delcohsa.org/childrenyouthservices.html)

### County Office of Services for the Aging (COSA)

610-490-1300 or 800-416-4504 [delcosa.org](http://delcosa.org)

### Department of Human Services

610-891-4000 [delcohsa.org](http://delcohsa.org)

Includes services related to Mental Health, Intellectual Disabilities, Early Intervention, Drug and Alcohol and the Homeless.

### Veteran's Affairs

610-891-4646 [delcopa.gov/vetaffairs](http://delcopa.gov/vetaffairs)