



HOMEOWNER STABILIZATION RESOURCE GUIDE

The McKees Rocks CDC wants to ensure that current homeowners have the opportunity to remain in the community and benefit from future economic development! Here are some questions to ask yourself and some resources that may be able to help. Some of the organizations listed below have eligibility requirements (such as income or age) and many are only able to serve a limited number of people. For more information, please visit their websites or contact organizations directly.

- Is your home at risk for foreclosure?** If so, these organizations may be able to help:
 - **ACTION Housing: Mortgage Assistance Program**, contact Mimi O'Donnell (412) 281-2102 x2055 or email amodonnell@actionhousing.org or visit: <http://www.actionhousing.org/>
 - Assistance with Homeowner's Emergency Mortgage Assistance Program (HEMAP) applications
 - Budget counseling
 - Foreclosure prevention counseling
 - **NeighborWorks Western Pennsylvania: Foreclosure Prevention**, contact (412) 281-9773 or visit: <http://nwwpa.org/>
 - Foreclosure prevention
 - Budget and credit counseling
 - Financial education workshops

- Is the deed to your house in your name? Do you have a will and does it include your home?** Without proper title, you (or your heirs) may have difficulty taking out a mortgage or loan, getting on a tax payment plan, applying for the Homestead tax exemption, applying for home repair or utility assistance programs, or selling your house.
 - **Pro Bono Center: McKees Rocks Clinic**, contact Pittsburgh Pro Bono Partnership at (412) 859-5990 or call FOR at (412) 331-1685 for schedule. or visit <http://www.pittsburghprobono.org/> (2nd Tuesday of each month, 5:30pm-7:30pm by appointment only, at Focus on Renewal)
** income eligibility requirements apply
 - Family law
 - Wills and Power of Attorney documents

- Do you have homeowner's insurance?** Homeowner's insurance can protect you in case of unforeseen disasters such as fires and floods and some home repair programs require you to have homeowner's insurance.
 - The Pennsylvania Insurance Department publication, "Your Guide to Homeowners Insurance," explains common terms and provides money saving tips and answers to frequently asked questions. View the guide online at: <http://www.equalhousing.org/wp-content/uploads/2014/09/Homeowners-Resource-PA1.pdf>

- Are you current on your taxes? If not, have you applied for a tax payment plan?** If you are not current on your property taxes you are at greater risk of losing your home. Contact your local tax collection agency to discuss hardship and other payment plans.

- Have you applied for Allegheny County’s Act 50 or Act 77 real estate tax reduction programs?** The applications only take a few minutes to fill out and these programs for homeowners and seniors can help reduce your county property tax burden.

 - **Act 50: Allegheny County Homestead Exclusion**, application available online, for questions contact the Allegheny County Office of Property Assessments (412) 350-4600 or visit <https://www.alleghenycounty.us/real-estate/abatements-exemptions/act-50/act-50-faqs.aspx>
 **for owner occupied residential properties only

 - Reduced property tax assessment (by \$18,000) for county tax purposes only
 - **Act 77: Allegheny County Senior Citizen Tax Relief**
 Visit <https://alleghenycountytreasurer.us/real-estate-tax/real-estate-tax-2/>
 **ownership, residency, age, and income eligibility requirements apply

 - Reduced property tax assessment (by 30%) for county tax purposes only

- Is your home in need of minor repairs?** Small repairs tend to become larger repairs over time—and more difficult to fix! The organizations listed below offer free or low-cost home repairs (such as handrails, ramps, drywall, painting, and minor plumbing and electrical) to qualified, low-income homeowners. You can also use the checklist below to help keep on top of maintenance and prevent future repairs.

 - **Healthy Homes Maintenance Checklist** created by the National Center for Healthy Housing visit http://www.achd.net/safehomes/pubs/pdf/healthy_homes_maintenance_checklist.pdf
 - **Hosanna Industries**, contact Amy Ed at (724) 770-0262 or visit <http://hosannaindustries.org/>
 **income, household, and ownership eligibility requirements apply
 - Free home repairs for eligible homeowners
- **Habitat for Humanity: Critical Home Repair Program**, contact (412) 450-8520 ext. 10 or visit <http://www.pittsburghhabitat.org/>
 **income and ownership eligibility requirements apply

 - Low-cost, minor home repairs for eligible homeowners

- **Rebuilding Together Pittsburgh**, contact (412) 247-2700 or visit <http://www.rtpittsburgh.org/>
 **income, ownership, and age eligibility requirements apply

 - Free minor home repairs for eligible homeowners

- **The Pittsburgh Project: Home Repair Ministry**, contact (412) 321-1678 x549 or visit <http://pittsburghproject.org/>
 **income, ownership, and age eligibility requirements apply

 - Free handyman services for eligible homeowners

Have you taken steps to weatherize your home and make it more energy efficient? Weatherization can help save you money on your heating and cooling bills and make your home a healthier place to live.

- **ACTION-Housing: Weatherization Assistance Program**, contact Mitzi Shannon at (412) 281-2102 x2101 or visit <http://www.actionhousing.org/>
**income and ownership eligibility requirements apply
 - Free-of-charge weatherization services for qualified homeowners
- **Habitat for Humanity: Weatherization Services**, contact (412) 450-8520 x10 or visit <http://www.pittsburghhabitat.org/>
**income and ownership eligibility requirements apply
 - Low-cost repairs to make your home more energy efficient, financed through a PHFA loan and completed by Habitat for Humanity

Do you need emergency assistance with your heating bills, large repairs, or other unexpected home-related expenses? These organizations may be able to help:

- **Low-Income Home Energy Assistance Program (LIHEAP)**, contact 1-866-857-7095
**income eligibility requirements apply
 - Cash assistance to pay for heating bills
 - Crisis grants for households in immediate danger of being without heat
- **Dollar Energy Fund**, apply at the Holy Family Institute, call (412) 331-8665 or visit <http://www.hfi-pgh.org/>
**income eligibility requirements apply)
 - Grants for electric, gas, and water utilities
- **Consumer Assistance Programs** help low-income families afford to pay their monthly utility bills (income eligibility requirements apply)
 - Duquesne Light, 1-888-393-7600 (or apply at the Holy Family Institute, (412) 331-8665)
 - West Penn Power, 1-800-686-0021
 - People's Natural Gas, 1-800-400-9276
 - Columbia Gas, 1-888-460-4332
 - Peoples (formerly Equitable), 1-800-764-0111
 - Penn Power at First Energy Company, 1-800-720-3600
- **PHFA Keystone Renovate and Repair Loan Program**, contact 1-855-827-3466 or visit <http://www.phfa.org/programs/repairs.aspx>
**income, ownership, and credit eligibility requirements apply
 - A low-interest loan for qualified low-income homeowners for home repairs and improvements that make the home safe, more energy efficient, or more accessible
- **Allegheny Home Improvement Loan Program**, contact (412) 350-1043 or (412) 350-6337 or visit <http://www.alleghenycounty.us/>
**income and other eligibility requirements apply
 - Low-interest home improvement loan to eligible owner-occupants