

This resource has been prepared by the Centre County Association of REALTORS® Community Service Committee.

The purpose of this endeavor is to provide resources to property owners to aid in efforts to recover costs related to

- Rehabilitation of property to assure home safety
- Reduction of heating and cooling costs to save money and resources
- Efficient and renewable energy home
- Sewage system repair



Centre County Association of REALTORS®  
2040 Sandy Drive, Ste. D  
State College, PA 16803  
814 238-7622  
[www.happyvalleyhomes.org](http://www.happyvalleyhomes.org)

Information provided is deemed accurate, however, CCAR is not responsible for details that might be changed by the respective providers of services noted in this publication.

## Homeowners' Cost Recovery Programs



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**Programs to recover costs or assist with loans, grants and solutions related to the following:**

- \* Safety at Home
- \* Weatherization of Homes
- \* Energy Efficiency Homes
- \* Sewage System Repair

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### Safety

#### Moshannon Valley Economic Development

Partnership—Housing rehab program (814) 342-2260

#### State College Borough Home Rehab Program

Owner-occupied households. Energy conservation, removal of barriers to people with disabilities, failing/deteriorating components such as roof, electrical wiring, plumbing. (Loans and grants) 814 278-4701



### Weatherization Assistance Program

Priority given to higher risk residents such as the elderly, disabled individuals and families with children. Weatherization Office contact number 814 765-1551

#### Weatherization Office:

#### Central PA Community Action Program

207 E. Cherry Street, P O Box 792, Clearfield, PA 16830  
814 765-1551



### Energy Efficiency

Allegheny Power—Households with high electric use levels learn to conserve energy and reduce monthly energy bills.

1-800 255-3443 or 1-800 207-1250

### Home Performance/Energy Audits

If you know you are interested in improving the energy efficiency of your home, a unique partnership between PHFA and AFC First Financial Corp. may be able to help. To find out more, contact AFC at 1-888 232-3477.



### Sewage System Repairs

Assistance available to eligible homeowners who do not have access to a public sewage system and need to repair or replace their individual on-lot sewage disposal system. See your PENNVEST Participating Lender 1-800 822-1174. For more details go to [www.phfa.org/consumers/homeowners/pennvest.aspx](http://www.phfa.org/consumers/homeowners/pennvest.aspx)

### Energy, Safety & Emergency Repairs

If you would like to learn more about the following loan programs, contact PHFA at 1-800 822-1174.

Pay for **repairs and improvements** that increase the basic livability of the home, including additions and construction, that makes the home safer, more energy efficient, or more accessible to people with disabilities.

**Remove or fix code violations, hook up to municipal water and sewer systems, and improve or install code-compliant septic or well systems.**

**Emergency repairs to critical life-safety systems in the homes**, as long as the loan application is made to the Local Program Administrator within 30 days of the repair.

Homeowners who wish to **convert a multi-unit home back into a single family residence**. Properties can be those that were initially built as a single family residence but were converted into apartments or offices.



### Home Energy Loan Program

Special rates and programs to make energy efficient and renewable **improvements to homes**. 1-888 232-3477 see details at [www.keystonehelp.com](http://www.keystonehelp.com)

**Improvements covered:** Energy Star rated electric, gas and oil heating & air conditioning systems; Energy Star rated windows, doors, siding, roofing and insulation; Geothermal, solar energy, hot water treatment and small wind poser systems; Home Performance with Energy Star "Whole House" improvements and energy audits. Good credit and ability to repay are requirements, however all income levels are accepted. The secured home equity loan can be a first, second or third lien on the property, up to 120% of the home's value and for a term of up to 20 years.

### UTILITY ASSISTANCE

**Utility Budget Billing**—All residential customers **may contact their electric or natural gas company** and request budget billing at any time.

**Hardship Funds**—Utility Company hardship funds provide cash assistance to utility customers to help them pay their utility bills. Hardship funds provide assistance grants to customers who "fall through the cracks" of other financial assistance programs, or to those who still have a critical need for assistance after the other resources have been exhausted. The funds make payments directly to companies on behalf of eligible customers.