

## Erie County Housing Resource Directory

For more information please visit <http://housing.emerge2040.org/>

Program	Organization	Telephone	Activity Type	Assistance Type	Short Description	Website/Link
<b>Penelec Incentive Programs</b>	Penelec		Energy Efficiency	Direct Improvements	Penelec offers a variety of incentive programs for homes and businesses to improve energy efficiency, including an audit program and energy efficiency kits.	<a href="https://www.firstenergycorp.com/save_energy/save_energy_pennsylvania/penelec.html">https://www.firstenergycorp.com/save_energy/save_energy_pennsylvania/penelec.html</a>
<b>Weatherization (City of Erie)</b>	Greater Erie Community Action Committee (GECAC)	(814) 459-4581 ext.432	Energy Efficiency	Direct Improvements	Provides assistance and energy education to low-income owners or renters within the City of Erie who are occupants of housing units that are in need of improvements to reduce energy usage.	<a href="http://www.gecac.org/programs-and-services/housing-utilities-weatherization/weatherization">http://www.gecac.org/programs-and-services/housing-utilities-weatherization/weatherization</a>
<b>Weatherization (Erie County)</b>	Erie County Housing Authority	(814) 665-5161	Energy Efficiency	Direct Improvements	Provides assistance and energy education to low income owners or renters located in Erie County, excluding the City of Erie, who are occupants of housing units that are in need of improvements to reduce energy usage.	<a href="https://www.eriecountyhousing.org/weatherization">https://www.eriecountyhousing.org/weatherization</a>
<b>Energy Efficiency Loan Program</b>	Corry Industrial Benefit Association (CIBA)	(814) 664-3884	Energy Efficiency	Loan or Grant	Loans to Corry homeowners for energy-efficient home improvements, including installing or replacing insulation, windows, doors, water heaters, furnaces, roofs, and solar panels. Information is not available online: contact CIBA by phone for more information about the program.	<a href="http://corryredevelopment.com/">http://corryredevelopment.com/</a>
<b>Homeowner's Energy Efficiency Loan Program (HEELP)</b>	PA Housing Finance Agency	(855) 827-3466	Energy Efficiency	Loan or Grant	The Homeowners Energy Efficiency Loan Program (HEELP) offers loans between \$1,000 and \$10,000 for specific energy efficiency repairs such as: Air sealing, insulation and ductwork, energy efficient windows and doors, energy efficient heating or cooling system repairs or replacements, and roof replacements	<a href="http://www.phfa.org/programs/heelp.aspx">http://www.phfa.org/programs/heelp.aspx</a>
<b>Federal Tax Credits for Residential Energy Efficiency</b>	Energy Star / IRS		Energy Efficiency	Other Financial	Federal tax credit that applies to energy efficiency improvements in the building envelope of existing homes and for the purchase of high-efficiency heating, cooling and water-heating equipment.	<a href="https://www.energystar.gov/about/federal_tax_credits">https://www.energystar.gov/about/federal_tax_credits</a>
<b>The EnergyLoan Program</b>	Renew Financial	(888) 232-3477	Energy Efficiency	Loan or Grant	Private financing option for property owners to make energy efficiency improvements including heating, air conditioning, insulation, windows, doors, siding, solar.	<a href="http://energyloan.net/">http://energyloan.net/</a>
<b>Residential Solar Water Heating Rebates</b>	Penelec	(855) 848-9610	Energy Efficiency	Other Financial	Rebates to residential customers for purchasing and installing qualifying solar water heating systems	<a href="http://energysavea-home.com/solar/residential-solar-thermal-program">http://energysavea-home.com/solar/residential-solar-thermal-program</a>
<b>FHA PowerSaver Loan Program</b>	Federal Housing Administration	(800) 225-5342	Energy Efficiency	Loan or Grant	Loans for energy efficiency and renewable energy upgrades or improvements.	<a href="http://www.benefits.gov/benefits/benefit-details/5877">http://www.benefits.gov/benefits/benefit-details/5877</a>
<b>PCAP</b>	Dollar Energy Fund	(888) 282-6816	Energy Efficiency	Other Financial	Dollar Energy Fund's Hardship Program assists eligible utility customers with their gas, electric and water bills. Eligible customers receive a one-time grant applied directly to their utility bill. The program is a fund of last resort because it goes above and beyond what is available through federal, state and other programs. The Hardship Program provides grants to qualified utility customers on a first come, first serve basis while funding is available.	<a href="https://www.dollarenergy.org/need-help/pennsylvania/hardship-program/">https://www.dollarenergy.org/need-help/pennsylvania/hardship-program/</a>
<b>Low Income Home Energy Assistance Program (LHEAP)</b>	PA Department of Human Services	(866) 857-7095	Energy Efficiency	Loan or Grant	Provides resources to assist families with energy costs. This federally funded assistance helps in managing costs associated with, HThe Low-income Home Energy Assistance Program, also known as LHEAP, helps low-income families pay their heating bills. LHEAP is a grant that offers assistance in the form of a cash grant, sent directly to the utility company, or a crisis grant for households in immediate danger of being without heat.	<a href="https://www.dollarenergy.org/need-help/pennsylvania/lheap/">https://www.dollarenergy.org/need-help/pennsylvania/lheap/</a>
<b>WARM</b>	Erie County Housing Authority	(814) 665-5161	Energy Efficiency	Direct Improvements	Free weatherization energy education program for First Energy's (Penelec) residential customers and provides energy-saving home improvements such as Attic and/or wall insulation, Caulking and weather-stripping Refrigerator/freezer testing and possible replacement, Electric water heater inspection,Energy-saving light bulbs	<a href="http://www.dhs.pa.gov/citizens/heatingassistance/lineap/index.htm">http://www.dhs.pa.gov/citizens/heatingassistance/lineap/index.htm</a>
<b>KeystoneHELP</b>	Renew Financial	(888) 865-7990	Energy Efficiency	Loan or Grant	KeystoneHELP is a financing program administered by Renew Financial, with financial support from the Pennsylvania Treasury Department and the Pennsylvania Infrastructure Investment Authority (PENNEVEST), to provide Pennsylvania homeowners with affordable home efficiency/finance options for energy efficiency and related projects.	<a href="https://keystonehelp.com/">https://keystonehelp.com/</a>
<b>Keystone Home Loan Programs</b>	PA Housing Finance Agency	(855) 827-3466	Homebuyer	Loan or Grant	Loan program that offers below-market interest rates to homebuyers.	<a href="http://www.phfa.org/programs/homepurchase.aspx">http://www.phfa.org/programs/homepurchase.aspx</a>
<b>Keystone Government Loan Program</b>	PA Housing Finance Agency	(855) 827-3466	Homebuyer	Loan or Grant	Provides first mortgage financing on loans insured by the Federal Housing Administration (FHA) or guaranteed by Rural Development (RD) or the Department of Veterans' Affairs (VA).	<a href="http://www.phfa.org/programs/homepurchase.aspx">http://www.phfa.org/programs/homepurchase.aspx</a>
<b>HFA Preferred Risk Sharing &amp; HFA Preferred Loans</b>	PA Housing Finance Agency	(855) 827-3466	Homebuyer	Loan or Grant	The Preferred Risk Sharing and Preferred Loan programs offer conventional loans at low interest rates for income-eligible homebuyers	<a href="http://www.phfa.org/programs/homepurchase.aspx">http://www.phfa.org/programs/homepurchase.aspx</a>
<b>Keystone Advantage Assistance Loan Program</b>	PA Housing Finance Agency	(855) 827-3466	Homebuyer	Loan or Grant	The Keystone Advantage Assistance Loan Program helps eligible Pennsylvania homebuyers purchase a home with a down payment and closing cost assistance loan.	<a href="http://www.phfa.org/programs/homepurchase.aspx">http://www.phfa.org/programs/homepurchase.aspx</a>
<b>Historic Preservation Tax Credit (HPTC)</b>	PA Department of Community and Economic Development	(866) 466-3972	Homebuyer	Other Financial	The Historic Preservation Tax Credit (HPTC) provides tax credits to qualified taxpayers who will be completing the restoration of a qualified historic structure into an income producing property.	<a href="http://www.nwpa.com/find-and-apply-for-funding/funding-and-program-finder/historic-preservation-tax-credit-hptc">http://www.nwpa.com/find-and-apply-for-funding/funding-and-program-finder/historic-preservation-tax-credit-hptc</a>
<b>Access Downpayment and Closing Cost Assistance Program</b>	PA Housing Finance Agency	(855) 827-3466	Homebuyer	Loan or Grant	The Access Downpayment and Closing Cost Assistance Program provides mortgage loans to assist persons with disabilities or who have a family member(s) living in the household with disabilities who are purchasing homes and need downpayment and closing cost assistance. This program provides a deferred payment loan, with no interest.	<a href="http://www.phfa.org/programs/assistance.aspx">http://www.phfa.org/programs/assistance.aspx</a>
<b>HOMEstead Downpayment and Closing Cost Assistance Loan Program</b>	PA Housing Finance Agency	(855) 827-3466	Homebuyer	Loan or Grant	Homebuyers eligible for the HOMEstead program may qualify for up to \$10,000 in downpayment and closing cost assistance in the form of a no-interest, second mortgage loan.	<a href="http://www.phfa.org/programs/assistance.aspx">http://www.phfa.org/programs/assistance.aspx</a>
<b>ACCESS Home Modification Program</b>	PA Housing Finance Agency	(855) 827-3466	Homebuyer	Loan or Grant	The ACCESS Home Modification Program provides mortgage loans to assist persons with disabilities or who have a family member(s) living in the household with disabilities who are purchasing a home that needs accessibility modifications.	<a href="http://www.phfa.org/programs/repairs.aspx">http://www.phfa.org/programs/repairs.aspx</a>
<b>Purchase Improvement Loan Program</b>	PA Housing Finance Agency	(855) 827-3466	Homebuyer	Loan or Grant	PHFA's Purchase Improvement loan allows buyers who qualify for a Keystone Home Loan to purchase and improve/repair a home within one transaction. Eligible buyers may include between \$1,000 and \$15,000 for repairs and/or improvements with a conventional PHFA first mortgage, as long as the As Completed appraised value supports the cost of the repairs.	<a href="http://www.phfa.org/programs/repairs.aspx">http://www.phfa.org/programs/repairs.aspx</a>
<b>Homebuyer/Rehabilitation Program (City of Erie Only)</b>	Erie Redevelopment Authority	(814) 870-1540	Homebuyer/Repair	Loan or Grant	This deferred loan program can provide up to \$24,999 to assist qualifying households to correct code deficiencies when purchasing a home in the City of Erie. A limited amount of the funding may also be used for downpayment and closing cost assistance.	<a href="http://www.redeveloperie.org/_files/docs/file_86.pdf">http://www.redeveloperie.org/_files/docs/file_86.pdf</a>
<b>Home Equity Conversion Mortgages for Lenders (HECMs)</b>	Participating Lenders		Rehab/Repair	Loan or Grant	Reverse mortgage for seniors insured by the U.S. Government available through local participating lenders.	<a href="http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/hcsm/hcsmabout">http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/hcsm/hcsmabout</a>
<b>HUD 203K Rehab Mortgage Insurance</b>	Participating Lenders		Rehab/Repair	Loan or Grant	The HUD 203(K) program enables participating lenders to providing financing for the both the purchase (or refinancing of an existing) and the rehabilitation of an existing home. ERA provides grants and loans to income-qualified homeowners in the City of Erie to repair basic building systems such as roofs, electrical, plumbing, and to remediate lead-based paint hazards.	<a href="http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/203k/203k-df">http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/203k/203k-df</a>
<b>Housing Rehabilitation Program (City of Erie Only)</b>	Erie Redevelopment Authority	(814) 870-1540	Rehab/Repair	Loan or Grant	ERA provides grants and loans to income-qualified homeowners in Union City Borough to correct code deficiencies and repair basic building systems such as roofs, electrical, plumbing, and to remediate lead-based paint hazards.	<a href="http://www.redeveloperie.org/residential_programs/home_and_cdbg_rehab/">http://www.redeveloperie.org/residential_programs/home_and_cdbg_rehab/</a>
<b>Housing Rehabilitation Program (Union City Borough Only)</b>	Erie Redevelopment Authority	(814) 870-1540	Rehab/Repair	Loan or Grant	ERA provides grants and loans to income-qualified homeowners in Union City Borough to correct code deficiencies and repair basic building systems such as roofs, electrical, plumbing, and to remediate lead-based paint hazards.	<a href="http://www.redeveloperie.org/">http://www.redeveloperie.org/</a>
<b>Lead Hazard Control Program</b>	Erie Redevelopment Authority	(814) 870-1540	Rehab/Repair	Loan or Grant	The Lead Hazard Control Program reduces or eliminates toxic lead hazards in residential dwellings throughout Erie County, at no cost to owner-occupants and minimal cost to owners of tenant-occupied properties.	<a href="http://www.redeveloperie.org/lead_hazard_reduction/">http://www.redeveloperie.org/lead_hazard_reduction/</a>
<b>SNOOPS Home Rehab and Repair Program</b>	SNOOPS	(814) 732-0113	Rehab/Repair	Loan or Grant	Home rehab and repair funds are available for any owner occupied property within the SNOOPS neighborhood boundaries to include: Facade work, Roof repairs, Home Security System, Emergency Home Repairs, Repairs to Correct Building Code Violations	<a href="http://www.snoopserie.org/make-a-difference/apply-for-project-funds/">http://www.snoopserie.org/make-a-difference/apply-for-project-funds/</a>

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Habitat for Humanity	Habitat for Humanity	(814) 464-8946	Rehab/Repair	Direct Improvements	Critical repair program that addresses issues such as handicap accessibility, roof repair, minor floor repair, and other health and safety home repairs (NOT an emergency repair program)	<a href="http://www.habitaterie.org/">http://www.habitaterie.org/</a>
Little Italy Home Repair Program	Sisters of Saint Joseph Neighborhood Network	(814) 454-7814	Rehab/Repair	Direct Improvements	The program helps low-income, elderly and disabled homeowners make necessary repairs to correct housing maintenance code violations or to make homes safer.	<a href="http://www.ssinp.org/ministries/housing-and-neighborhood-revitalization">http://www.ssinp.org/ministries/housing-and-neighborhood-revitalization</a>
Single Family Housing Repair Loans & Grants	US Department of Agriculture	(724) 482-4800	Rehab/Repair	Loan or Grant	USDA's Single Family Housing Program provides loans to very-low-income homeowners to repair, improve or modernize their homes, as well as grants to elderly very-low-income homeowners to remove health and safety hazards.	<a href="http://www.rd.usda.gov/programs-services/single-family-housing-repair-loans-grants">http://www.rd.usda.gov/programs-services/single-family-housing-repair-loans-grants</a>
PENNVEST Homeowner Septic Program	PA Housing Finance Agency	(855) 827-3466	Rehab/Repair	Loan or Grant	Assistance is available to eligible homeowners who need to repair or replace their individual on-lot septic system OR to connect for the first time to a public sewer system.	<a href="http://www.phfa.org/programs/pennvest.aspx">http://www.phfa.org/programs/pennvest.aspx</a>
Preservation Resources	Preservation Erie		Rehab/Repair	Loan or Grant	Preservation Erie's website lists several programs that are available to both residential and commercial property owners.	<a href="http://preservationerie.org/resources/">http://preservationerie.org/resources/</a>