

Capital Region Basic Needs Summit

Understanding Utilities and Fuel for Heating and Lights

- PPL (1-800-342-5775 or www.pplelectric.com)
 1. OnTrack Payment Program-OnTrack offers affordable payments and debt forgiveness for income-qualified customers who cannot pay the full amount of their electric bills.
 - 150 % of the Federal Poverty Level
 2. Winter Relief Assistance Program (WRAP)-is a free weatherization program for customers who use a certain amount of electricity and meet income guidelines. Professional contractors perform the work at no cost to you.
 3. Operation HELP-pays energy bills for customers who, as a result of hardships and limited income, have difficulty paying their energy bills.
 4. Customer Assistance & Referral Evaluation Services (CARES)-CARES representatives assist customers who cannot pay the full amount of their electric bills due to temporary hardships.
 5. Contact information: atracy@pplweb.com
- UGI (1-800-UGI-WARM)
 1. UGI'S LISHP (Low Income Self-Help Program) is a customer assistant program aimed at helping low income customers. This program offers its participants monthly payment based on gross income, household size and usage at the property.
 2. CARE PROGRAM (Customer Assistance and Referral Evaluation Service) program offers personalized assistance to customers with special needs or those experiencing a temporary crisis.
 3. LOW INCOME USAGE REDUCTION PROGRAM-UGI'S Weatherization Program is offered to qualified customers who use UGI for heating their home. Program services are provided free of charge and may include window and baseboard caulking, door and window weather-stripping, door sweeps and thresh-olds, attic insulation, duct and pipe insulation, ventilation, repairs and energy education
 4. OPERATION SHARE – UGI's Operation Share program is in response to a community-wide need to assist those who require help in paying their utility bills. The customer's gross income must be at or below 200% of the Federal Poverty Level
- MetEd (1-800-545-7741)
 1. Equal Payment Plan-offers you the convenience of making consistent monthly payments and avoiding the normal seasonal highs and lows in your electric bills.
 2. eBill Electronic Billing-you'll be able to pay your electric bill anytime-day or night-through our Web site, www.firstenergycorp.com.
 3. Extended Payment (Installment) Plan-If you've had trouble paying your electric bill, they can set up an Extended Payment (Installment) Plan to help pay off your overdue balance.
 4. Critical Customer Care Program-identifies customers who use certain electrically operated life sustaining medical equipment in their home.
 5. Third Party Notification-once you join this plan, a 3rd party (a friend, relative, clergy, or social service agency) is notified, along with yourself, if your electric service is

- about to be disconnected. The 3rd party is not obligated to pay overdue bills, but can remind you to send a payment or help you make payment arrangements.
- Salvation Army
 1. UGI LISHP Program/United Water Cares Low Income Self Help Program- Individuals deemed eligible make a UGI payment arrangement, or receive a United Water grant based on household size and income.
 - LIHEAP
 1. The Low-Income Home Energy Assistance Program (LIHEAP) helps low-income families pay their heating bills. LIHEAP is a grant. You do not have to repay it.
 2. Crisis Grants-help families who have an emergency and are in danger of being without heat.
 3. Contact information – www.compass.state.pa.us, Hotline 1-866-857-7095
 4. Applications are available at the County Assistance Office.
 - Christian Churches United
 1. FUEL-HELP may provide one-time assistance to people needing fuel during the winter heating season. Clients must exhaust any and all other energy assistance programs before they receive any assistance from HELP.
 - Energy Association of Pennsylvania
 1. The Energy Association represents the interests of the Commonwealth's PUC-regulated electric and natural gas energy distribution companies, five Associate members and over-95 Affiliate members.

Resources of Food, Household Goods and Medication

- Central PA Food Bank
 1. Emergency food distribution programs (pantries and soup kitchens) served by the Central PA Food Bank that are located in Cumberland, Dauphin, and Perry counties.
 2. Member agencies are printed in zip code order
 3. Updated food pantry location information by visiting the website at www.centralpafoodbank.org
 4. Food bank search field are done by zip code.
 5. Special Programs:
 - Power Pack-available when other resources are not-weekends, school holidays
 - Kids Café-healthy evening meals in a safe environment
 - Elder Share-7 day supply of food
- PA Hunger Action Center
 1. Food Stamp Outreach-links food insecure households to the Food Stamp Program 1-800-634-2033 and at community sites. Associates screen households for potential eligibility, apply for those that appear eligible, and act as liaison between the County Assistance Office and the applicant.
 2. The Nutrition Education Network-creates learning and funding opportunities for nutrition educators and others interested in healthful nutrition among food stamp eligible households.
 3. Research and Information-current data on state and national food policies, on PA trends related to food security and food program utilization, and on legislation before

- Congress and PA General Assembly
4. Technical Support-assistance with outreach and operations in the School Breakfast, Summer Food, Child Care Food and Food Stamp programs.
- HELP Office
 1. Food-HELP provides referrals to area food pantries listed in the Food Bank's referral book.
 - Dauphin County Area on Aging
 1. Home Delivered Meals-The Agency provides a well balanced (1/3 RDA) hot meal for delivery to residents of Dauphin County who are assessed by the Agency's Care Management Unit as being frail, and/or homebound because of physical, mental, or emotional disability, and without a caregiver who is able to provide meals on a regular basis.
 2. Meals are delivered five days a week by volunteers who observe, in the brief contact, the well being of the homebound individual receiving the meal.
 3. The volunteers are recruited by the community. "Meals-on-Wheels" organizations. Recipients are encouraged to make a voluntary contribution toward the cost of the meals according to their financial ability. To request home delivered meals call 780-6130.

Housing Issues and Resources

- PHFA
 1. Renovate & Repair Loan Program (R&R) –is designed to meet a serious housing issue for many of PA homeowners: how to make their home a healthy, comfortable place and a financial asset.
 2. The unique R&R collaboration between PHFA, lenders, and local housing organizations has been developed to assist homeowners in avoiding these pitfalls.
 3. Interested homeowners need to have: household incomes no greater than approximately 150 percent of statewide median (adjusted upwards in high-cost areas). Check out PHFA's Web site for the actual limits in your county at www.phfa.org
 4. Benefits to the Borrower-lower rate than traditional home equity loans
 - Lower rate than traditional home equity loans
 - Low fees
 - Borrow up to a maximum of \$35,000 or 120% of the home's value for approved home repairs or renovation
 - 10, 15 or 20 year fixed rate loan
 - No pre-payment penalty
 - Help with determining what repairs should be made and how much they should cost
 - Help with selecting qualified and reputable contracts
 5. Homeowners or Homebuyers:
 - Contact PHFA at 1-800-822-1174 to get a referral to the LPA in your area
 6. PHFA's Comprehensive Homeownership Counseling Initiative (CHCI) trains and certifies organizations to provide homebuyers workshops, pre-settlement counseling, and pre-purchase counseling to help prospective home-owners throughout PA. Offerings include education about homeownership, budgeting, credit, financial and

- technical assistance, property inspections, rehabilitation, and maintenance.
7. PHFA's Counseling Network includes both traditional community-based groups and faith-based organizations dealing with urban and rural issues.
 - To improve consumer access to affordable housing
 - To develop appropriate opportunities for homeownership
 - To educate consumers about how to avoid predatory lending
 - To help borrowers maintain successful homeownership
 - To help consumers negotiate loss-mitigation solutions with lenders
 8. The REAL Program-offers attractive 30-year fixed rates. Because it combines 100 % financing with flexible credit underwriting it may offer relief to homeowners who otherwise may not qualify for typical mortgage refinance programs. Real Eligibility Guidelines:
 - The combined gross annual income of all borrowers may not exceed \$120,000 certain exceptions may apply.
 - You own the mortgaged property and reside in it as your permanent residence in PA.
 - You are no more than 59 days past due on your existing mortgage at the time of application.
 - You must have a credit score of at least 620 OR meet the following conditions:
 - Your mortgage payment adjusted in the last 12 months to a higher interest rate or a fully amortized payment and you have no more than two 30-day late payments since the adjustment. Your mortgage payment history 12 months prior to the adjustment must show no history of late payments
 - Your credit history of other debt (car loan, credit cards, etc.) shows no more than three, 30-day late payments 12 months prior to the adjustment of your mortgage.
 - You may borrow up to 100 % of your home's value based upon a current appraisal (or 95 % for borrowers with a credit score below 620).
 9. Homeowners' Equity Recovery Opportunity Program (HERO)-this program is for borrowers not eligible for PHFA's Real Program or another mortgage refinance product available in the general market due to credit issues or owing more than your home's current appraised value.
 10. Training Workshop for Homebuyers-low to moderately low income individuals who are looking to purchase a home now or to improve their credit so they may purchase a home.
 - You will learn: Managing your Money, Understanding Credit, Getting a Mortgage Loan, Shopping for a Home, Keeping Your Home and Managing Your Finances, Predatory Lending
 - Classes held: Community Action Commission 1514 Derry St., Hbg, PA 17104
 - Class Time: Usually Wednesday, 6-8 pm.
 - Register: Contact Gerald (Jake) Burke at 232-9757
 - Benefits of the training: possible closing cost assistance is available
- Representative from Emergency Shelters and Transitional Housing Program
 - YWCA
 1. Safe Shelter-30 day shelter for victims of domestic violence and their children

2. Emergency Shelter-30 days of food, clothing and shelter for homeless women and their children
 3. Single Room Occupancy-for low income, single women with no children
 4. Transitional/Bridge Housing-shelter for women and their children for up to 2 years
 5. Permanent Housing-rental assistance and case management for men and women with disabilities
 6. Crisis and Counseling-24 hour hotline, individual and group counseling available
 7. Violence Prevention Education-school-based programs for students in Dauphin and Perry counties
 8. Legal Services-representation and advocacy for victims of domestic violence
 - Hospital, court and police accompaniments
 9. Family Visitation-supervised visitation between non-custodial parents and their children
 10. Child Development Programs
 - Grace Pollack-full-service childcare for over 100 children ages 6 wks – 12 years.
 - Before & After School Programs – from K-4th grade at Sylvan Heights Science Charter School and K-6th at Grace Pollack Center
 - Reach Center-childcare for 3 & 4 year olds, at Marshall Elem. School
 - Kids on Campus-daycare for children ages 6 wks.-12 years at Central Penn College
 - Camp Reily-summer day camp for children ages 6-12 yrs.
- HELP
 1. Shelter-HELP attempts to find emergency shelter for those in need. Emergency shelter may be from one day to four weeks, depending on the situation
 2. Homeless-provides a number of services to homeless men, women, and children. They serve as intake point for area shelters, assessing and referring clients to the appropriate facility.
 - Staff members work intensively with them in the Case Management programs
 - Works with people threatened by homelessness as well, providing rent payments and security deposits
 - HELP's database contains information about all clients who have been referred by HELP to area shelters, thereby reducing the number of individuals who attempt to abuse the system by moving from shelter to shelter instead of working to achieve permanent housing
 - Fair Housing Council
 1. Fair Housing Council Programs and Accomplishments
 - Helpline: landlord/tenant and fair housing information telephone line
 - Prints and distributes a handbook to tenant/landlord law in plain languages
 - Conducts Housing Testing for one of the 40 nationwide testing sites
 - Assisted in the creation of Harrisburg Human Relations Commission, The Neighborhood Dispute Settlement of Dauphin County and the Greater Harrisburg Community Housing Resource Board
 - Conducts monthly Homebuyer Workshops
 - One-on-one Credit Counseling

- Members testify and SUPPORT Fair Housing legislation and funding for housing programs
 - Works with related agencies and groups concerning fair housing issues
- Community Action Commission
 1. Housing Counseling Program-it is a program designed to help low and moderate income individuals or families become homeowners through education, support and budget counseling
 2. Credit Counseling-how to improve your credit
 3. Pre-mortgage Counseling-what banks and mortgage companies require for homeownership
 4. Homebuyer Counseling-what to look for in a new home
 5. Post Occupancy Counseling-budgeting, taxes, insurance and maintenance
 - MidPenn Legal Services
 1. Tenants Being Evicted-knowing and using your rights as a tenant might be the difference between keeping or losing your home.
 2. Public Housing and Subsidized Housing
 - Government programs which provide decent and affordable homes to people of lower incomes.
 - Help pay rent, or provide low cost mortgage loans to buy or repair a home
 3. Security Deposits
 - How much can a landlord charge as a security deposit -1,2 or more years
 - How can I get my security deposit back when I move
 - How soon after I move must my landlord return my deposit

Case Management beyond the Crisis and Summary

- Community Action Commission
 1. Families-to empower low income individuals, the Commission provides social work and advocacy services for up to five years, concentrating on removing barriers to long-term self-sufficiency, and capitalizing on family strengths and assets.
 2. Adult Services-case manager coordinates home health and personal care services to Dauphin County residents with disabilities who are 18-59 years old and who do not qualify for other programs such services may include: Meals on Wheels, light housekeeping and information and referral.
 3. At-Risk Youth-Communities That Care, a national research-based program promoting positive youth development and prevention of juvenile delinquency through projects that help youth build stronger family and community bonds
 4. Family Center-the center fosters healthy and positive social and physical development in children 0-5 years old through, for example, after-school tutoring, family activities, immunizations, and referral to medical insurance providers.
 5. Growing Center-provides year-round early childhood development child care weekdays 6:30 am – 6:30 pm for children six weeks to 12 years old.

6. Success Academy-companies are offered three components: employee educational development, in-depth training for managing a diverse workforce, and on-site employee job coaches.
 7. Neighborhood Revitalization-is a 10 year partnership with the City of Harrisburg and Allfirst Bank to revitalize South Allison Hill.
- HELP Office
 1. Prescriptions-assists with life-sustaining prescriptions for people who have no resources to cover such needs. This service cannot be used on a regular basis. Clients are referred to medical assistance for possible eligibility.
 - Dauphin County Human Services
 1. Integrated Human Services Plan
 - It Takes A Village
 1. Family Group Conferencing