



DELAWARE COUNTY HOUSING RESOURCE GUIDE



**Characteristics of
Housing**

**Affordable
Housing**

**Alternative
Housing**

**Assistance
Programs**

**DELAWARE COUNTY OFFICE
OF SERVICES FOR THE
AGING**

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Section 1

Characteristics of Housing

What is Habitable Housing?

When considering a home, there are basic habitability requirements. When choosing a home, each system of habitability should be explored prior to occupying the home.

Heating

- Type of heat and how it is operated (oil, gas, electric, propane, etc.)
- How is it controlled? (by occupant or landlord – if landlord, what month is the heat turned on for winter and turned off for summer?)
- Average cost of monthly heating bill (if not included in the rent)

Plumbing

- Check all faucets are easy to turn on and off
- Check for hot water and water pressure
- Check that water coming out of the pipes is not rusty
- Flush toilets to make sure they are working properly
- Check that the bathtub and shower works properly

Masonry

- Check outdoor stairways are in good condition
- Check interior and exterior stairways and railings are in good condition
- Check for cracks in the walls, hallways, and ceilings
- Check basement for cracks or for water damage

Roofing

- Observe overall condition of the roof
- Look for missing tiles or tiles in poor condition
- Check ceiling for stains or leaks

Electrical

- Check all switches, lights, and outlets to make sure they work properly
- Check to make sure there are operating smoke and carbon monoxide detectors in the home
- Average cost of monthly electric bill (if not included in the rent)

What is Affordable Housing?

Affordability of housing is determined by the ability of persons or families to pay their rent or mortgage plus utilities.

- The **Department of Housing and Urban Development (HUD)** regulations determine that a family should only be spending 30% or less of their Adjusted Gross Income (AGI) on housing (AGI is total gross income minus reductions specific to the program).
- An average family spends about 41% of their AGI on housing.

Subsidized housing is a type of affordable housing specifically designed for low-income persons. The government uses funds to help alleviate housing costs typically by either providing rental subsidies or by lowering rental costs. Most subsidized housing is managed by government programs/offices, but some is managed privately.

For more information, contact the local HUD office at 215-656-0500 or visit their website at www.hud.gov/program_offices/comm_planning/affordablehousing/.

What is Accessible Housing?

Accessible housing has no barriers and allows the occupant to enter the home, navigate, and safely use all the features of the home.

Wheelchair accessible housing refers to housing that is accessible to a person using a wheelchair.

Adaptable housing refers to housing with original construction features that are easily adapted for a person with mobility issues or other impairments.

Visitable housing refers to housing that is able to be visited by a person using a wheelchair, has trouble with steps, or uses a walker. Features of a visitable home include at least one zero-step entry, doors with at least 32" of clear passage, and at least one bathroom on the main floor that can fit a wheelchair.

Reasonable accommodation: "A change of *rules, policies, practices, or services* that enables a person with a disability equal opportunity to use or enjoy a dwelling" (as stated in the Fair Housing Act).

Remember the following when requesting a reasonable accommodation:

- Notify the housing provider of the need for a reasonable accommodation.
- There must be a connection between the disability and the need for the accommodation.
- The housing provider must grant the request if it is reasonable.

*Service animals and therapy animals are not considered pets and do not fall under pet policies.

Reasonable modification: "A change in the *physical structure of a dwelling* that enables a person with a disability equal opportunity to use and enjoy that dwelling" (as stated in the Fair Housing Act).

Remember the following when requesting a reasonable modification:

- The expense of the modification is the responsibility of the tenant for privately owned housing.
- Federally subsidized (Public Housing) modifications are the responsibility of the property owner or Public Housing Authority.

**For more information, contact the local HUD office at 215-656-0500
or visit their website at www.hud.gov/topics/information for disabled persons.**

What is Housing Discrimination?

Housing Discrimination is illegal. The Fair Housing Act protects people from housing discrimination in all housing related transactions on the basis of race, color, national origin, gender, religion, disability, familial status, and age.

Landlords, real estate professionals, and other housing providers may inquire about your income, perform a credit check to determine your credit worthiness, contact your previous and current landlords for references, and run a criminal background check. These standards are perfectly legal as long as they are applied equally to every applicant for housing.

For more information about fair housing practices, contact the **Housing Equality Center (HEC)**. HEC offers a variety of programs and services to the general public to ensure that consumers have access to housing and understand their rights under fair housing laws. Additional programs and services are available to ensure that housing professionals understand and comply with fair housing laws.

For more information, contact HEC at 267-419-8918 or 1-866-540-FAIR (3247).

Section 2

Housing Resources

Public Housing

The **Department of Housing and Urban Development (HUD)** administers federal aid in the form of subsidies to local housing agencies that manage housing developments designed with lower rent rates for individuals who are low-income, have a disability, or are seniors.

Eligibility is based on:

- Annual Gross Income (AGI)
- Whether you qualify as elderly (62 years or older), a person with a disability, or a family
- U.S. citizenship or eligible immigration status

Please note:

- If you are eligible, your previous housing references will be checked to confirm that you are a good and reliable tenant.
- Admission can be denied to any applicant whose habits and practices may have a detrimental impact on other tenants or on the building's environment.
- Public housing operates on a waiting list – all information must be updated annually to remain on the waiting list.

To apply for public housing, please contact either the **Delaware County Housing Authority (DCHA)** or **Chester Housing Authority (CHA)**.

**For more information, contact the local HUD office at 215-656-0500
or visit their website at www.hud.gov/topics/rental_assistance/phprog.**

<p>DCHA 1855 Constitution Avenue Woodlyn, PA 19094 610-876-2521</p> <p>DCHA only accepts online applications: www.rentcafe.com/onlineleasing/delaware-county-housing-authority/guestlogin.aspx</p>	<p>CHA 1111 Avenue of the States Chester, PA 19013 610-876-5561</p> <p>CHA housing applications can be downloaded at: www.chesterha.org/wp-content/uploads/2013/06/Request-for-Tenancy-Approval.pdf</p>
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For further details about potential public housing units, refer to the Subsidized Housing attachment (pg. 17).

Privately Owned Subsidized Housing

This type of housing is subsidized but is owned and operated by a private developer or management company. Each of these developments has:

- **Affordable rent:** Tenants generally pay 30% of their annual gross income towards rent, and HUD subsidizes the balance.
- **Accessible units**
 - These units may have lower kitchen cabinets, bathroom grab bars, roll-in showers, wide hallways, ramps, lower knobs, and/or raised toilets.
 - **Please note:** Older complexes may not have accessible units, though there are certain developments specifically designed for seniors and/or individuals with disabilities; some may have facilities designated for persons with disabilities or apartments that can be adapted to meet specific needs.

To apply, you must contact the property manager of the intended property directed. **Refer to the Privately Owned Subsidized Housing attachment (pg. 18-19) for further details.**

Housing Choice Voucher Programs (Section 8)

There are three types of voucher program options, all of which are subsidized housing and are offered through the **Delaware County Housing Authority (DCHA)** and **Chester Housing Authority (CHA)**.

Housing Choice Voucher Program

- Provides rental vouchers to low-income individuals/families, seniors, and the disabled.
- Recipient generally pays 30% of their household income towards the rent; the housing authority will pay the remaining balance.

Housing Choice Voucher Program – Homeownership Option

- Available to current Section 8 Voucher holders.
- Participants may choose a house for purchase anywhere in Delaware County.
- Participants must complete six mandatory homeownership and credit counseling sessions.

Mainstream Housing Choice Voucher Program

- Provides rental vouchers specifically for persons with disabilities to low-income families whose head of household or their spouse has a disability.
- Recipient pays 30% of their household income towards the rent.

***These programs operate on a waiting list. All information must be updated annually to remain on the waiting list.**

To apply for Section 8 housing, please contact either the **Delaware County Housing Authority (DCHA)** or **Chester Housing Authority (CHA)** – refer to page 5 or the **Resources List attachment (pg. 27-31)** for the contact information.

For more information, contact the local HUD office at 215-656-0500 or visit their website at www.hud.gov/topics/housing_choice_voucher_program_section_8.

For further details about potential Section 8 housing units, refer to the Subsidized Housing attachment (pg. 17).

Homeownership First Program

This program provides up to \$5,000 in down payment and closing costs to qualifying first-time homebuyers purchasing a property in **Delaware County**. Assistance takes the form of a 0% interest loan that is repayable upon sale or transfer of the property. Participants must complete pre- and post-homeownership counseling and must provide at least \$1,000 towards the costs. Assistance is available in the following communities:

- Aston Township
- Bethel Township
- Brookhaven Borough
- Chadds Ford Township
- Chester Heights Borough
- Concord Township
- Edgmont Township
- Marple Township
- Media Borough
- Middletown Township
- Nether Providence Township
- Newtown Township
- Radnor Township
- Rose Valley Borough
- Springfield Township
- Swarthmore Borough
- Thornbury Township
- Upper Chichester Township
- Upper Providence Township

*Funding is limited and there is no guarantee that persons completing the homeownership counseling program will receive financial assistance. **See contact below for more information.**

Homeownership First Program for Revitalization Communities

Similar to the Homeownership First Program, this program offers that same assistance for properties located in designated **revitalization communities**. Assistance is available in the following communities:

- Aldan Borough
- Chester Township
- Clifton Heights Borough
- Collingdale Borough
- Colwyn Borough
- Darby Borough
- Darby Township
- East Lansdowne Borough
- Eddystone Borough
- Folcroft Borough
- Glenolden Borough
- Lansdowne Borough
- Lower Chichester Township
- Marcus Hook Borough
- Millbourne Borough
- Morton Borough
- Norwood Borough
- Parkside Borough
- Prospect Park Borough
- Ridley Township
- Ridley Park Borough
- Rutledge Borough
- Sharon Hill Borough
- Tinicum Township
- Trainer Borough
- Upland Borough
- Yeadon Borough

*See Homeownership First Program description for further program details.

**Contact Chester Community Improvement Project (CCIP) at 610-876-8663
or Media Fellowship House at 610-565-0434.**

Habitat for Humanity's Home Buyer Program

Habitat for Humanity offers residents of Delaware County the opportunity to partner in purchasing and refurbishing a home.

Please note:

- You must NOT be a current homeowner in order to qualify.
- You must be financially capable of making monthly mortgage payments.
- You must be willing to pay in "sweat equity" (doing repairs/construction on the home).
- You must complete the required program counseling.

**For more information, contact Habitat for Humanity at 610-278-7710
or visit their website at www.habitatmontdelco.org.**

Section 3

Alternative Housing Resources

Domiciliary Care Program (Dom Care)

A Domiciliary Care (Dom Care) home is a private residential program that offers services, assistance, and supervision for up to three persons. Dom Care homes are inspected and certified by the **County Office of Services for the Aging (COSA)**.

Dom Care is targeted to the following individuals:

- Individuals who are 18 years or older, who want to reside in Delaware County, and who cannot live independently because of a physical, behavior health, intellectual, or visual disability, or other aging related limitations.
- Individuals needing assistance with cooking, cleaning, shopping, doing laundry, arranging transportation, medication management, and/or coordination of medical appointments.
- **Please note:** Individuals must be able to maintain their own personal care and make medical and financial decisions that are safe and sensible in their daily living; however, individuals that require hands-on care may qualify for a special exception through the state.
- **Please note:** Consumers who qualify can receive a Domiciliary Care supplement through Supplemental Security Income (SSI) to assist with paying rent while in the program.

For more information, contact COSA at 610-490-1300.

Personal Care Homes (PCH)

Personal Care Homes (PCH) are facilities that provide shelter, meals, supervision, and assistance with personal care tasks. PCH typically service older people, or people with physical, behavioral health, or cognitive disabilities who are unable to care for themselves but do not need nursing facility or medical care.

While available services vary and are based on the individual needs of each resident, services provided at a typical PCH include assistance with:

- Eating/drinking
- Walking, positioning, getting in/out of bed or chair
- Doing laundry
- Arranging for transportation
- Toileting/bowel and bladder management
- Bathing/personal hygiene
- Arranging for and managing healthcare
- Making/keeping doctor appointments
- Assisting with or administering medications
- Shopping/managing finances
- Using telephone/writing letters
- Caring for possessions
- Participating in social/recreational activities
- Getting and caring for seasonal clothes

Facilities are inspected and licensed by the **Department of Human Services (DHS)**. Sometimes they are advertised as “assisted living residences,” “retirement homes,” “senior care facilities,” or “boarding homes.” Furthermore, there is no third-party reimbursement for PCH, but a few PCH accept residents of low income who receive Supplemental Security Income (SSI).

For more information, visit the DHS website at www.dhs.pa.gov, or refer to the Assisted Living Facilities and Personal Care Homes attachments (pg. 20) for further details about individual facilities.

Elwyn Personal Care Homes

The Adult Residential Behavioral Health Program operates seven Personal Care Homes (PCH) in Delaware County, all of which are located on the Elwyn main campus:

- Rainbow House
- Friendship Hall
- Harmony Hall
- Skyline Manor
- The White House
- Spring Haven
- Pine Place

These PCH provide specialized services to individuals diagnosed with mental illness and who may have other significant medical conditions. All Elwyn PCH are licensed by the Pennsylvania Department of Human Services.

For additional information, contact Elwyn at 610-891-2000 or visit their website at www.elwyn.org/services/adults-21/behavioral-health/adult-residential-behavioral-health-services/.

Nursing Home Transition (NHT)

The Nursing Home Transition (NHT) program assists individuals who want to transition from a nursing facility back into the community.

Criteria for referring someone to the NHT program include:

- Individual must be residing in a nursing facility.
- Individual must want to return to the community.
- There must be identified barriers which prevent the individual from returning to the community.
- Individual must be eligible for discharge into an independent living situation.

* The NHT coordinator will meet with the individual and family to explore the options and assist in a safe discharge.

If you are over the age of 60, contact COSA at 610-490-1300.

If you are under the age of 60, contact the Center for Independent Living of Central PA (CILCP) at 717-731-1900 or visit their website at www.cilcp.org.

Nursing Facilities

Nursing facilities – also called nursing homes or nursing home facilities – are for persons needing nursing services on a regular basis or needing 24-hour supervision. These facilities provide medical care, rehabilitation, and/or other health services.

Please note:

- Facilities provide services for individuals who DO NOT require the care and treatment of an acute-care hospital.
- There is a difference between skilled and intermediate care – please see the **Definitions and Key Information attachment (pg. 25-26)** for more information.
- Eligibility is based on a combination of medical needs and financial eligibility.
- Placement is often determined based on type of payment/insurance accepted by individual facilities.

For more information about individual facilities, refer to the Nursing Facilities attachment (pg. 21-24).

Homelessness Prevention Services

The **Homeless Services Coalition** has developed the **4-step Coordinated Entry** process to assist homeless individuals or individuals who are at imminent risk of becoming homeless.

Coordinated Entry:

- **Access:** You can meet with an Assessment Specialist.
- **Assess:** The Assessment Specialist will evaluate your housing situation and needs.
- **Prioritization:** You and your specialist will develop a Housing Stability Plan.
- **Referral:** You will receive referrals and linkage to supports – assistance could include rental/utility payment assistance, referral to a shelter, or referral to available housing.

Access Sites

Community Action Agency of Delaware County (CAADC)	Salvation Army	Horizon House at MHP
<p>1414 Meetinghouse Road Boothwyn, PA 19061 Hours: Mon – Fri; 8AM – 3PM Phone: 610-874-8451</p> <p>896 Main Street Darby, PA 19023 Hours: By Appointment Only Phone: 610-874-8451</p>	<p>151 W. 15th Street Chester, PA 19013 Hours: Mon – Fri; 9AM – 5PM Phone: 610-874-0423</p>	<p>7200 Chestnut Street Upper Darby, PA 19082 Hours: Mon, Wed, & Fri; 9AM – 5PM Phone: 267-507-3875</p>

*Mobile assessments and telephone screenings are available for individuals who are homebound.

For more information, contact the Homeless Services Coalition at 610-713-2365.

Community Rehabilitation Residence (CRR)

A CRR is transitional housing designed specifically for individuals who have a mental health diagnosis and require extra assistance to live independently. CRRs have varying levels of on-site care and supervision. Each residence is staffed by direct care workers who can provide care coordination, life skills training, and assistance with other activities of daily living. CRR residents typically pay anywhere between 50% and 70% of their monthly income towards rent. To be eligible for CRR housing, you must be over the age of 18 and have a mental health diagnosis.

A mental health provider must assist you in applying through the online system for CRR housing. If you do not have a mental health provider, please contact either **Community Hospital** or **Merakey** (formerly NHS) for intake services.

For more information, contact Community Hospital at 610-497-7360 or Merakey at 610-534-3636.

State Veterans' Home System

Pennsylvania offers extended care facilities specifically for veterans throughout the state:

Delaware Valley Veterans' Home

2701 Southampton Road, Philadelphia, PA 19154
215-856-2700

Pennsylvania Soldiers' & Sailors' Home

560 East Third Street, Erie, PA 16507
814-871-4531

Gino J. Merli Veterans' Center

401 Penn Avenue, Scranton, PA 18503
570-961-4300

Southeastern Veterans' Center

One Veterans Drive, Spring City, PA 19475
610-948-2400

Hollidaysburg Veterans' Home

500 Municipal Drive, Hollidaysburg, PA 16648
814-696-5201

Southwestern Veterans' Center

7060 Highland Drive, Pittsburgh, PA 15206
412-665-6706

These facilities include the following levels of care:

- Personal care
- Skilled nursing care
- Domiciliary care
- Dementia care

**For more information, contact Delaware County Veterans Affairs at 610-891-4646
or visit their website at www.co.delaware.pa.us/vet_affairs.**

Supportive Services for Veterans' Families (SSVF) Program

The **Community Action Agency of Delaware County (CAADC)** offers this program, which assists veterans and their families who are currently homeless or at risk of becoming homeless. Services offered include:

- Rental assistance
- Utility payment
- Emergency housing
- Childcare
- Transportation services

Please note:

- Funds are targeted to households who can demonstrate that they are able to retain permanent housing after assistance is provided.
- The program cannot provide long-term support for program participants, nor will it be able to address all of the household's financial and supportive service needs.

For more information, contact CAADC at 610-874-8451 and ask to speak with Jennifer Colon.

Section 4

Assistance Programs

Citizens Energy (Joe-4-Oil)

In partnership with CITGO, **Citizens Energy** works with thousands of oil heat dealers and local fuel assistance agencies in 25 states to provide deliveries of home heating oil to those in financial need. An eligible household is allowed a one-time delivery per heating season of 100 gallons of heating oil for free. A household may be eligible if they are having financial hardship and need help to pay their heating bill.

To find out if this program is providing assistance for the current heating season, contact 1-877-JOE-4-OIL (563-4645) or visit www.citizensenergy.com.

Low-Income Home Energy Assistance Program (LIHEAP)

LIHEAP helps low income families pay their heating bills via a grant that you DO NOT have to repay. LIHEAP offers both cash grants and crisis grants, beginning in the fall and continuing through the spring. Households are eligible if they meet the LIHEAP income guidelines.

Please note:

- Cash grants go directly to the utility/fuel company.
- Crisis grants are for households experiencing a heating crisis – these households may also be eligible for other benefits.
- There are two components to the crisis grants:
 - **Crisis exception** – household “without heat,” meaning that the main heating source is broken or completely shut off.
 - **Regular crisis** – emergency situations (e.g. broken heater, lack of fuel, potential termination of utility service).
- You DO NOT have to be on public assistance.
- You DO NOT need to have an unpaid heating bill.
- Grants are for either renters or homeowners.

For more information or to request an application, contact the LIHEAP hotline at 1-866-857-7095 or visit www.compass.state.pa.us.

Weatherization Program

This program, offered by the **Community Action Agency of Delaware County (CAADC)**, provides eligible low-income homeowners and renter households with weatherization assistance such as:

- Caulking
- Attic ventilation and insulation
- Window replacement
- Weather-stripping
- Home energy audit or primary heating system inspection
- Oil and gas heater repair/replacement

For more information or to request/download an application, contact CAADC at 610-521-8770 or visit their website at www.caadc.org.

Homeowners' Energy Efficiency Loan Program (HEELP)

This program is offered through the **Pennsylvania Housing Finance Agency (PHFA)** and offers loans between \$1,000 and \$10,000 for specific energy efficiency repairs at a fixed-rate of one percent (1%) for ten years with no prepayment penalties. Eligibility is based on household income and debt-to-income ratio. **Please note:** The applicant must be current on their property taxes.

HEELP assists with the following repairs:

- Air sealing, insulation, and ductwork
- Energy efficient heating or cooling system repairs or replacements
- Roof repairs or replacement
- Energy efficient windows and doors

For more information or to request/download an application, contact PHFA at 1-800-822-1174 or visit their website at www.phfa.org.

Housing Rehabilitation Loan Program

The Housing Rehabilitation Loan Program provides qualified low- and moderate-income homeowners with 0% interest deferred loans up to \$15,000 for major system repairs.

Please note:

- Cosmetic improvements are not permitted.
- Special repayment terms are available for households located in the county's revitalization communities (see page 7 for a list of Delaware County revitalization communities).
- There is a waitlist for funds; special emergencies will be considered and move you up the wait list.
- Residents of Chester City, Haverford Township, and Upper Darby Township should contact their local community development organizations to determine the availability of housing rehabilitation programs in their community.

For more information, contact the Office of Housing and Community Development (OHCD) at 610-891-5425.

Renovate & Repair (R & R) Loan Program

This program is offered through the **Pennsylvania Housing Finance Agency (PHFA)**. The purpose of the R & R loan is to help homeowners avoid unscrupulous lenders and contractors as well as to assist homeowners with repairs that will enhance the habitability, safety, and security of the home.

For more information, contact PHFA at 1-800-822-1174 or visit their website at www.phfa.org.

Critical Home Repair Program

Habitat for Humanity offers this program to homeowners residing in Delaware and Montgomery Counties who cannot afford repairs that are critical to the health, safety, and stability of the home.

Please note:

- This is NOT an emergency program – repairs may take up to a year to complete.
- You must be current on all mortgage and property tax payments and have a current insurance policy.
- You must be able to contribute a portion to the repairs, both in “sweat equity” (helping with the repairs or helping Habitat through other volunteering opportunities, depending on your physical capabilities) and in payments (between 2% and 10% of repair costs, depending on your income).
- The program prioritizes low-income elderly, disabled, and veteran homeowners.

*Applications are accepted between January 1st and March 31st.

For more information or to request/download an application, contact Habitat for Humanity at 610-278-7710, email Saroj Chettri at schettri@habitatmontdelco.org, or visit the website at www.habitatmontdelco.org.

Pennsylvania Assistive Technology Foundation (PATF)

PATF offers loans to assist individuals who cannot afford necessary home modifications for the disabled as well as other assistive equipment. The two types of loans offered are:

Mini Loans

- \$100 – \$2,000
- 0% interest rate
- Repay at least \$20 per month over three years maximum

Low-Interest Loans

- \$2,000+
- 3.75% interest rate
- Repayment terms based on how long the equipment/modifications are expected to last

For more information, contact PATF at 1-888-744-1938 or visit their website at www.patf.us.

Almost Home

Habitat for Humanity offers this 8-week training workshop for homeowners, prospective homebuyers, and those who are struggling with their finances. Free childcare and meals are provided. Training topics include:

- Budgeting
- Credit, cash flow, and debt
- Purchasing insurance
- Dealing with legal issues
- Managing student loans
- Planning for retirement
- Obtaining employment
- Purchasing a home

For more information, contact Habitat for Humanity at 610-278-7710, email Caitlin Farrel at cfarrel@habitatmontdelco.org, or visit their website at www.habitatmontdelco.org.

Homestead/ Farmstead Tax Exemption

The Taxpayer Relief Act allows school districts to reduce property taxes by utilizing a homestead/farmstead exclusion. Eligible homesteads/farmsteads are defined as the dwelling owned and inhabited by the person filing for the tax exemption.

Please note: The filing period runs between December 15th and March 1st.

For more information, contact the local Department of Community & Economic Development (CED) office representative Aliyah Furman at 215-560-5830 or visit their website at <https://dced.pa.gov/local-government/property-tax-relief-homestead-exclusion/>.

Pennsylvania Property Tax/Rent Rebate

Eligibility requirements for this tax relief include:

- Pennsylvanians age 65 and older; widows and widowers age 50 years and older; and/or people with disabilities age 18 and older.
- The income limit is \$35,000/year for homeowners and \$15,000/year for renters; half of Social Security income is excluded.

Please note: The maximum standard rebate is \$650, but supplemental rebates for qualifying homeowners can boost rebates to \$975. Furthermore, if you require assistance in completing the application, please contact the **County Office of Services for the Aging (COSA)**.

For more information or to request an application, contact COSA at 610-490-1300.

Homeowners' Emergency Mortgage Assistance Program (HEMAP)

This foreclosure prevention program is offered by the **Pennsylvania Housing Finance Agency (PHFA)**. It is designed to protect homeowners who are financially unable to make their mortgage payments and are in danger of losing their homes to foreclosure.

Eligible homeowners:

- Homeowners who are at least 3 months delinquent on their mortgage
- Homeowners who have received an Act 91 Notice

Please note:

- In order to put the foreclosure process on hold, you must have a face-to-face meeting with one of the HEMAP consumer counseling agencies within 30 days from the date of your Act 91 Notice.
- HEMAP funds are a loan and must be repaid.

For more information or to locate a participating counselor, contact PHFA at 1-800-342-2397 or visit their website at <http://www.phfa.org/counseling/hemap.aspx>.

Reverse Mortgages

A Reverse Mortgage – or Home Equity Conversion Mortgage – is a special type of home loan that allows homeowners to convert the equity in their homes to cash.

Eligibility requirements:

- Homeowner must be age 62 or older; if there is more than one property owner, both must be age 62 or older.
- Homeowner(s) must first undergo housing counseling through a counselor approved by the **Department of Housing & Urban Development (HUD)**.

Please note:

- Money received from a reverse mortgage does not affect the recipient’s Social Security or Medicare benefits; however, it may affect Supplemental Security Income (SSI) and Medicaid (MA) benefits.
- Money is not subject to income tax.
- Money may be used for any other purpose (repairs to the home, home modifications, etc.).
- Loans may be given in lump sums, monthly payments, or through a line of credit; private loans may have different guidelines.

For more information or for a list of HUD-approved counselors, call HUD at 1-800-569-4287 or visit their website at www.hud.gov/program_offices/housing/sfh/hecm/hecmclist.

Clarifi

Formally known as Consumer Credit Counseling Service of Delaware Valley, **Clarifi** provides one-on-one financial counseling on the following topics:

- Budgeting
- Money Management
- Foreclosures
- Defaults
- Pre-Purchase
- Bankruptcy
- Credit Counseling

For more information, contact Clarifi at 215-563-5665 or 1-800-989-2227 or visit their website at www.clarifi.org.

Legal Aid of Southeastern Pennsylvania (LASP)

LASP provides free civil legal counseling and representation, particularly to low-income and vulnerable individuals in Bucks, Chester, Delaware, and Montgomery Counties. Legal issues covered include:

- Landlord/Tenant law
- Eviction
- Security deposits
- Public Housing
- Utility law
- LIHEAP
- Foreclosure prevention

For more information, contact LASP at 1-877-429-5994 or visit their website at www.lasp.org.

Subsidized Housing

(Section 8 and Public Housing)

Delaware County Housing Authority (DCHA) 1855 Constitution Avenue Woodlyn, PA 19094 610-876-2521		
Community	Individual Locations	Contact Info
Calcon Community	<ul style="list-style-type: none"> • Calcon Homes • Darby Homes • Greenhill Court Apartments • Lincoln Park – 35 	<p>Property Manager: Shawn Kearney, 610-534-3220</p> <p>Leasing Agent: Adrienne Tangi, 610-534-3210</p>
Fairgrounds Community	<ul style="list-style-type: none"> • Bridgeview Apartments- <i>(For residents age 62+ only)</i> • Fairgrounds Homes 	<p>Property Manager: Chennelle Echevarria, 610-494-6711</p> <p>Leasing Agent: Cristina Ozturk, 610-494-6690</p>
Kinder Park Community	<ul style="list-style-type: none"> • Kinder Park Apartments- <i>(For residents age 55+ and disabled residents only)</i> • Kinder Park Homes • Nether Providence Homes 	<p>Property Manager: LaRita Timberlake, 610-490-6201</p> <p>Leasing Agent: Elaine Campbell, 610-490-6220</p>
Parkview Community	<ul style="list-style-type: none"> • Highland Homes • Parkview Apartments- <i>(For residents age 55+ and disabled residents only)</i> • Parkview Homes 	<p>Property Manager: Latiya Devero, 610-876-0315</p> <p>Leasing Agent: Patricia Nilon, 610-876-1398</p>

Chester Housing Authority (CHA)		
Family Developments		
<p>Chatham Estates 611 Central Avenue Chester, PA 19013</p>	<p>Chatham Terrace 611 Central Avenue Chester, PA 19013</p>	<p>Heartley Homes 921 Avenue of the States Chester, PA 19013</p>
<p>Ruth L. Bennett Homes 1350 W. 9th Street Chester, PA 19013</p>	<p>Wellington Ridge 300 W. 13th Street Chester, PA 19013</p>	<p>William Penn Homes 514 Union Street Chester, PA 19013</p>
Senior Buildings (55+ Communities)		
<p>Chatham Senior Village 1701 Edwards Street Chester, PA 19013</p>	<p>Edgmont Apartments 1001 Avenue of the States Chester, PA 19013</p>	<p>Gateway Apartments 1115 Avenue of the States Chester, PA 19013</p>
<p>Matapos Apartments 925 John Street Chester, PA 19013</p>	<p>Madison Apartments 1000 Madison Street Chester, PA 19013</p>	
Homeownership Options		
<p>Logan Townhomes 24 row homes</p>	<p>Wellington Heights 50 twin homes</p>	<p>Wellington Ridge 26 row homes</p>

Privately Owned Subsidized Housing

Property Address	Total Units	Eligibility Requirements	Amenities (confirm all information with properties)
Alician Senior Apartments 140 Hampden Road Upper Darby, PA 19082 610-713-5630	53	<ul style="list-style-type: none"> • 62+ community • Income-based 	<ul style="list-style-type: none"> • 6 accessible units • Wheelchair-accessible common rooms • Activity room
Benjamin Banneker Plaza 2101 W. 7 th Street Chester, PA 19013 610-485-2000	70	<ul style="list-style-type: none"> • 62+ community/physically disabled • Income-based 	<ul style="list-style-type: none"> • 3 accessible units • Laundry room • Public transportation nearby
Birchwood at Pentecostal Square 352 Pusey Street Chester, PA 19013 610-876-2963	70	<ul style="list-style-type: none"> • 55+ community/physically disabled 	<ul style="list-style-type: none"> • 8 accessible units • Health and wellness services • Laundry room • Community lounge • Secured entry • Pet friendly
Chester Apartments 1225 W. 9 th Street Chester, PA 19013 610-874-7410	104	<ul style="list-style-type: none"> • Income-based 	<ul style="list-style-type: none"> • 10 accessible units • Laundry room • Social services coordinator • Community room
Concord Pointe 452 Parker Place Glen Mills, PA 19342 610-558-3789	65	<ul style="list-style-type: none"> • 55+ community/physically disabled 	<ul style="list-style-type: none"> • 8 accessible units • Pet friendly • Lounge/multi-use room • Laundry room • Secured entry
Crosby Square Apartments 1300 Crosby Street Chester, PA 19013 610-872-7362	81	<ul style="list-style-type: none"> • Income-based 	<ul style="list-style-type: none"> • Laundry room • Playground • Public transportation nearby
Darby Court Apartments 896 Main Street Darby, PA 19023 484-494-4704	18	<ul style="list-style-type: none"> • 55+ community 	<ul style="list-style-type: none"> • 6 accessible units • Public transportation nearby • Community room • Laundry room
Episcopal Place at Park Row 421 W. 24 th Street Upland, PA 19013 610-872-0100	63	<ul style="list-style-type: none"> • 62+ Community • Income-based 	<ul style="list-style-type: none"> • Computer/activity room • Pet friendly • Private transportation
Flower Manor Apartments 1900 W. 9 th Street Chester, PA 19013 484-494-4704	68	<ul style="list-style-type: none"> • Income-based 	<ul style="list-style-type: none"> • Public transportation nearby
Grace Court 550 S. Lansdowne Ave. Yeadon, PA 19050 610-623-3083	100	<ul style="list-style-type: none"> • 55+ community • Income-based 	<ul style="list-style-type: none"> • 25 accessible units • Beauty/Barbershop onsite • Pet friendly
Lutheran Knolls Community 1800 Mill Road Upper Chichester, PA 19061 610-497-5220	220	<ul style="list-style-type: none"> • 62+ community/physically disabled • Income-based 	<ul style="list-style-type: none"> • 20 accessible units; elevator • Units equipped with medical pull station to call service center • Pet friendly

Palmerhouse 1420 Esrey Street Chester, PA 19013 610-874-6767	123	<ul style="list-style-type: none"> • 62+ Community • Income-based 	<ul style="list-style-type: none"> • 12 accessible units • Public transportation nearby • Pet friendly • Laundry room • Community room
Parkview at Naaman's Creek 808 Conchester Highway Upper Chichester, PA 19061 610-485-8050	80	<ul style="list-style-type: none"> • 62+ community • Income-based 	<ul style="list-style-type: none"> • 6 accessible units • Community room with kitchen • Lending library/computer center • Laundry room • Game/activities lounge • Wellness suite • Salon services • Elevator • Pet friendly • Transport through Community Transit
Residences at Chestnut Ridge 2700 Chestnut Parkway Chester, PA 19013 610-447-0710	68	<ul style="list-style-type: none"> • 62+ Community • Income-based 	<ul style="list-style-type: none"> • 4 accessible units • Beauty/Barbershop onsite • Dining facilities • Wellness center w/ on-call doctor • Media/game room • Pet friendly • Public transportation nearby
Robert Stinson Towers 1501 Arbor Drive Chester, PA 19013 610-874-1421	150	<ul style="list-style-type: none"> • 62+ community/physically disabled • Income-based 	<ul style="list-style-type: none"> • 24 accessible units • Social worker onsite • Laundry room • Monthly transport provided for shopping trips • Pet friendly
Sharon Hill Commons 401 Sharon Ave. Sharon Hill, PA 19079 484-494-4704	51	<ul style="list-style-type: none"> • Income-based 	<ul style="list-style-type: none"> • 6 accessible units • Laundry room • Public transportation nearby
Simpson Gardens 84 N. Lansdowne Ave. Lansdowne, PA 19050 610-626-6303	41	<ul style="list-style-type: none"> • 62+ community • Income-based 	<ul style="list-style-type: none"> • 5 accessible units • Laundry room • Library/computer room • Activities room • Public transportation nearby
Studevan School Apartments 1101 Hook Rd. Sharon Hill, PA 19079 610-200-6614	36	<ul style="list-style-type: none"> • 55+ community 	<ul style="list-style-type: none"> • 2 accessible units • Community center • Laundry room • Parking onsite • Public transportation nearby

*** Please contact property management for applications and availability.

Assisted Living Facilities

<p>OakBridge Terrace Assisted Living Residence at Granite Farms Estates 1343 West Baltimore Pike Wawa, PA 19063 610-358-4946</p>	<p>OakBridge Terrace Assisted Living Residence at Lima Estates 411 North Middleton Rd Media, PA 19063 610-565-8717</p>
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Personal Care Homes

<p>Accolades Senior Care 246 Melrose Avenue East Lansdowne, PA 19050 610-623-2233 Accepts State Supplement</p>	<p>Beaumont at Bryn Mawr 601 N. Ithan Avenue Bryn Mawr, PA 19010 610-526-7000</p>	<p>Brandywine Living at Haverford Estates 731 Old Buck Lane Haverford, PA 19041 610-527-1800</p>	<p>Bryn Mawr Terrace 773 E. Haverford Road Bryn Mawr, PA 19010 610-525-8300</p>
<p>Carelink's Torry House 3520 Darby Road Haverford, PA 19041 610-527-7131</p>	<p>Chimes Personal Care Home 1021 Cherry Tree Road Aston, PA 19013 610-364-9846 *for men with chronic mental illness</p>	<p>Dunwoody Village 3500 W. Chester Pike Newtown Square, PA 19073 610-359-4400</p>	<p>Glen Mills Senior Living 242 Baltimore Pike Glen Mills, PA 19342 610-358-4900</p>
<p>Harlee Manor – Springfield Senior Commons 462 W. Sproul Road Springfield, PA 19064 610-544-2200</p>	<p>Johnson Small Personal Care Home 502 W. 7th Street Chester, PA 19013 610-872-2903 Accepts State Supplement</p>	<p>Maris Grove 500 Maris Grove Way Glen Mills, PA 19342 610-572-1258 62+ Community</p>	<p>Plush Mills 501 Plush Mill Road Wallingford, PA 19086 610-690-1630</p>
<p>Presby Inspired Life at Rosemont 404 Cheswick Place Rosemont, PA 19010 610-527-6500 65+ Community</p>	<p>Quadrangle – Holly House 3300 Darby Road Building 8 Haverford, PA 19041 610-642-3000</p>	<p>Residence at Glen Riddle 263 Glen Riddle Road Media, PA 19063 610-358-9933 55+ Community</p>	<p>Residences at Chestnut Ridge 2700 Chestnut Street Chester, PA 19013 610-447-0710 62+ Community</p>
<p>Riddle Village 1048 W. Baltimore Pike Media, PA 19063 610-891-3777 62+ Community</p>	<p>Rose Tree Place 500 Sandy Bank Road Upper Providence, PA 19063 610-565-1405 65+ Community</p>	<p>Sunrise Granite Run 247 N. Middletown Road Media, PA 19063 610-566-3535</p>	<p>Sunrise Haverford 217 W. Montgomery Avenue Haverford, PA 19041 610-896-9777</p>
<p>Sunrise Newtown Square 333 S. Street Road Newtown Square, PA 19073 610-325-5400</p>	<p>Wesley Enhanced Living Main Line 100 Halcyon Drive Media, PA 19063 610-353-7660 65+ Community</p>	<p>White Horse Village 535 Gradyville Road Newtown Square, PA 19073 610-558-5000</p>	

Nursing Facilities

Nursing Home Compare: The Centers for Medicare and Medicaid Services (CMS) operates this online tool, which allows consumers to compare information about nursing homes/facilities. It contains quality of care information on every Medicare and Medicaid certified nursing facility in the country.

*Please note that nursing facilities are not included on Nursing Home Compare if they are not Medicare or Medicaid certified. These nursing facilities can be licensed by the state. For information about nursing facilities not on Nursing Home Compare, check the **Pennsylvania State Survey Agency** website.

**Please also note that information on either of these online tools is not an endorsement or advertisement for any nursing facility and should be considered carefully. Use it with other information you gather about nursing facilities. Talk to your doctor and/or other healthcare providers about the information on Nursing Home Compare.

Nursing Home Compare website: <https://www.medicare.gov/nursinghomecompare/search.html>

Pennsylvania State Survey Agency website: <http://sais.health.pa.gov/commonpoc/nhLocator.asp>

<p>Belvedere Center 2507 Chestnut Street Chester, PA 19013 610-872-5373 Care: short/long-term, memory, respite, hospice, driving rehab</p>	<p>Financial Programs: Medicare, Medicaid Classification: Skilled, Intermediate Care Capacity: 150 beds</p>
<p>Broomall Manor 43 Church Lane Broomall, PA 19008 610-356-3003 Care: pet therapy</p>	<p>Financial Programs: Medicare, Medicaid Classification: Skilled, Intermediate Care Capacity: 123 beds</p>
<p>Broomall Rehab & Nursing Center 50 N. Malin Road Broomall, PA 19008 610-356-0800 Care: rehab, post-surgery</p>	<p>Financial Programs: All Insurance Classification: Skilled, Intermediate Care Capacity: 298 beds</p>
<p>Bryn Mawr Extended Care 956 E. Railroad Avenue Bryn Mawr, PA 19010 610-525-8412 Care: long-term, respite, hospice, post-surgery</p>	<p>Financial Programs: Medicare, Medicaid Classification: Skilled, Intermediate Care Capacity: 160 beds</p>

<p>Bryn Mawr Terrace 773 E. Haverford Road Bryn Mawr, PA 19010 610-525-8300 Care: respite, restorative, memory</p>	<p>Financial Programs: Medicare, Medicaid Classification: Skilled, Intermediate Care Capacity: 170 beds</p>
<p>Conner-Williams Nursing Home 105 Morton Avenue Ridley Park, PA 19078 610-521-1331</p>	<p>Financial Programs: Medicare, Medicaid Classification: Skilled, Intermediate Care Capacity: 42 beds</p>
<p>Dunwoody William Hood Care Center 3500 West Chester Pike Newtown Square, PA 19380 610-359-4400 Care: memory, respite, homecare</p>	<p>Financial Programs: Medicare, Private Pay Classification: Skilled, Intermediate Care Capacity: 81 beds</p>
<p>Fair Acres Geriatric Center 340 N. Middletown Road Lima, PA 19037 610-891-5610</p>	<p>Financial Programs: Medicare, Medicaid Classification: Skilled, Intermediate Care Capacity: 908 beds</p>
<p>Genesis Brinton Manor 549 Baltimore Pike Glen Mills, PA 19342 610-358-6005 Care: short/long-term, respite, hospice, driving rehab</p>	<p>Financial Programs: Medicare, Medicaid Classification: Sub-Acute Medical/Rehab, Long-Term Care Capacity: 92 beds</p>
<p>Harlee Manor Nursing 463 W. Sproul Road Springfield, PA 19064 610-544-2200 Care: long-term, dementia, respite, rehab, wound care, end-of-life care</p>	<p>Financial Programs: Medicare Classification: Skilled, Intermediate Care Capacity: 145 beds</p>
<p>HCR ManorCare at Wallingford 115 S. Providence Road Wallingford, PA 19086 610-565-3232</p>	<p>Financial Programs: Medicare, Medicaid Classification: Skilled, Intermediate Care Capacity: 207 beds</p>
<p>HCR ManorCare at Yeadon 14 Lincoln Avenue Yeadon, PA 19050 610-626-7700</p>	<p>Financial Programs: Medicare, Private Pay Classification: Skilled, Intermediate Care Capacity: 198 beds</p>
<p>Little Flower Manor 1201 Springfield Road Darby, PA 19023 610-534-6000 Care: terminal, palliative, recreation services, religious services</p>	<p>Financial Programs: Medicare, Medicaid Classification: Skilled, Intermediate Care Capacity: 127 beds</p>

<p>Naamans Creek Country Manor 1194 Naamans Creek Road Garnet Valley, PA 19060 610-558-7840 Care: short/long-term, dementia, respite, hospice, driving rehab</p>	<p>Financial Programs: Medicare, Medicaid Classification: Skilled, Intermediate Care Capacity: 90 beds</p>
<p>Presby Inspired Life at Broomall 146 Marple Road Broomall, PA 19008 610-356-0100 Care: short/long-term, rehab, memory, respite, adult daycare</p>	<p>Financial Programs: Medicare, Medicaid Classification: Skilled, Intermediate Care Capacity: 147 beds</p>
<p>Presby Inspired Life at Rosemont 404 Cheswick Place Rosemont, PA 19010 610-527-6500</p>	<p>Financial Programs: Medicare, Medicaid, Private Pay Classification: Skilled, Intermediate Care Capacity: 147 beds</p>
<p>Prospect Park Health & Rehab 815 Chester Pike Prospect Park, PA 19076 610-586-6262</p>	<p>Financial Programs: Medicare, Medicaid Classification: Skilled, Intermediate Care Capacity: 180 beds</p>
<p>Providence Rehabilitation & Healthcare Center 600 S. Wycombe Avenue Yeadon, PA 19050 610-626-8065</p>	<p>Financial Programs: Medicare, Medicaid Classification: Skilled, Intermediate Care Capacity: 120 beds</p>
<p>Quadrangle – Oak Building 3300 Darby Road Havertown, PA 19083 610-642-3000</p>	<p>Financial Programs: Medicare, Private Pay Classification: Skilled, Intermediate Care Capacity: 43 beds</p>
<p>Rapid Recovery at Westgate Hills 2050 Old West Chester Pike Havertown, PA 19083 610-449-8600 Care: short/long-term, restorative</p>	<p>Financial Programs: Medicare, Private Pay Classification: Skilled, Intermediate Care Capacity: 110 beds</p>
<p>Riddle Village – Monticello 1048 West Baltimore Pike Media, PA 19063 610-891-3800 Care: respite</p>	<p>Financial Programs: Medicare, Private Pay Classification: Skilled, Intermediate Care Capacity: 60 beds</p>
<p>Sterling Healthcare 318 S. Orange Street Media, PA 19063 610-566-1400 Care: memory, respite</p>	<p>Financial Programs: Medicare, Medicaid Classification: Skilled, Intermediate Care; Sub-Acute Rehab Capacity: 164 beds</p>

<p>St. Francis Center 1412 Lansdowne Avenue Darby, PA 19023 610-461-6510 Care: memory, respite, hospice, restorative, palliative, post-surgery</p>	<p>Financial Programs: Medicare, Medicaid Classification: Skilled, Intermediate Care Capacity: 273 beds</p>
<p>Wayne Center 30 West Avenue Wayne, PA 19087 610-688-3635 Care: short/long-term, dementia, respite, hospice, restorative, palliative, transitional, driving rehab, cardiac management</p>	<p>Financial Programs: Medicare, Medicaid Classification: Skilled, Intermediate Care Capacity: 118 beds</p>
<p>Wesley Enhanced Living – Main Line 100 Halcyon Drive Media, PA 19063 610-353-7660</p>	<p>Financial Programs: Medicare, Medicaid Classification: Skilled, Intermediate Care Capacity: 60 beds</p>
<p>White Horse Village Healthcare Center 535 Gradyville Road Newtown Square, PA 19073 610-558-5044</p>	<p>Financial Programs: Medicare, Private Pay Classification: Skilled, Intermediate Care Capacity: 118 beds</p>
<p>WillowBrooke Court – Granite Farms 1343 West Baltimore Pike Media, PA 19063 610-358-0510</p>	<p>Financial Programs: Medicare, Private Pay Classification: Skilled, Intermediate Care Capacity: 66/82 beds</p>
<p>WillowBrooke Court – Lima Estate 411 North Middleton Road Lima, PA 19037 610-565-8717</p>	<p>Financial Programs: Medicare, Private Pay Classification: Skilled, Intermediate Care Capacity: 60 beds</p>

Definitions and Key Information

Classifications:

Skilled Nursing Facility (SNF): A facility licensed by the state to provide 24-hour intensive or sub-acute medical care – care that does not require hospitalization – by a team of qualified healthcare providers, with at least one on-duty registered nurse and on-call licensed physician.

Intermediate Care Facility (ICF): A facility licensed by the state to provide 24-hour rehabilitative and recuperative medical care – care that does not require hospitalization – by a small team of healthcare providers, with an on-call registered nurse.

Financial Programs:

Nursing homes have the option of participating in the Medicaid and Medicare programs.

Medicaid (MA or Medical Assistance): A state program with partial federal funding which pays for certain medical expenses. The medical program provides both short-term and long-term financial assistance for nursing facility (nursing home) care. Middle-income families may qualify for this program. Many older residents often deplete their resources and become eligible for Medicaid. If applying for Medicaid, a pre-admission assessment is required. Before admission, be sure you understand the nursing facility's policy for transfer of patients from private pay to Medicaid status.

There are three ways to apply for Medicaid:

1. Apply by calling the **Consumer Service Center for Healthcare Coverage** at 1-866-550-4355.
2. Apply online at www.compass.state.pa.us.
3. Apply in person at your local county assistance office (CAO).

CAO – Chester

701 Crosby Street, Suite A
Chester, PA 19013
610-447-5500

CAO – Darby

845 Main Street
Darby, PA 19023
610-461-3800

***Medicaid applications can also be picked up at this office:**

Delaware County Office of Services for the Aging (COSA)
Pre-Admission Assessment
206 Eddystone Ave., 2nd Floor
Eddystone, PA 19022
610-490-1300

Medicare: A federal program which pays for certain medical services for persons who are over 65 or who are disabled, regardless of their income. Medicare can only provide short-term financial assistance for nursing facility care. The Medicare handbook contains information on which conditions must be met to qualify for the program. For more information or to request a Medicare handbook, please use any of the contact information listed below.

There are three ways to apply for Medicare:

1. Apply through the **Social Security Administration (SSA)** at 1-800-772-1213 or 1-800-MEDICARE (633-4227).
2. Apply online at <https://secure.ssa.gov/iClaim/rib>.
3. Apply in person at your local SSA office.

SSA – Chester
8645 W. Chester Pike
Upper Darby, PA 19082

SSA – Darby
807 Crosby Street
Chester, PA 19013

***For further assistance, you can also contact this office:**
Delaware County Office of Services for the Aging (COSA)
Information & Referral Unit
206 Eddystone Ave., 2nd Floor
Eddystone, PA 19022
610-490-1220

Licenses:

Nursing facilities must be licensed by the **Pennsylvania Department of Health (PDH)**. There are two types of licenses:

Regular License: A license to operate a nursing facility for one full year, which certifies that the facility has substantially complied with the state inspection standards.

Temporary or Provisional License: A license to operate a nursing facility for less than one full year, which indicates that the home has not met significant state inspection standards.

*Please note that PDH records information on a facility's violations. If a facility you are considering has a temporary or provisional license, you should be aware of the specific reason for this status. The PDH regional office in Norristown has information on licensure status and specific violations (if any) against the facility; the office can be contacted at **610-270-3475**.

Resources List

Center for Independent Living of Central PA (CILCP)

Phone: 717-731-1900 (voice/TTY)

Email: Office@cilcp.org

Website: www.cilcp.org

Chester Community Improvement Project (CCIP)

Phone: 610-876-8663

Email: ccip541@gmail.com

Website: www.cciphousing.org

Chester Housing Authority (CHA)

1111 Avenue of the States

Chester, PA 19013

Phone: 610-876-5561

Subsidized housing application: <http://www.chesterha.org/wp-content/uploads/2013/06/Request-for-Tenancy-Approval.pdf>

Citizens Energy (Joe-4-Oil)

Phone: 1-877-JOE-4-OIL (563-4645)

Website: www.citizensenergy.com

Clarifi

Phone: 215-563-5665, 1-800-989-2227

Website: www.clarifi.org

Community Action Agency of Delaware County (CAADC)

1414 Meetinghouse Road

Boothwyn, PA 19061

Main Phone: 610-874-8451, Weatherization Program: 610-521-8770

Email: info@caadc.org

Website: www.caadc.org

SSVF Contact: Jennifer Colon

Darby Site for Coordinated Entry:

Call CAADC at 610-874-8451 to schedule an appointment

896 Main Street

Darby, PA 19023

Community Hospital
Behavioral Health Case Management
2600 W. 9th Street, 5th Floor
Chester, PA 19013
Phone: 610-497-7360

Consumer Service Center for Healthcare Coverage
Phone: 1-866-550-4355

County Assistance Office (CAO)

701 Crosby Street, Suite A
Chester, PA 19013
Phone: 610-447-5500
Fax: 610-447-5399

845 Main Street
Darby, PA 19023
Phone: 610-461-3800
Fax: 610-461-3900

Medicaid application website: www.compass.state.pa.us

County Office of Services for the Aging (COSA)

206 Eddystone Avenue, 2nd Floor
Eddystone, PA 19022
Phone: 610-490-1300 or 1-800-416-4504, 610-490-1220 (Information & Referral)
Website: www.delcosa.org

Delaware County Housing Authority (DCHA)

1855 Constitution Avenue
Woodlyn, PA 19094
Phone: 610-876-2521, 610-876-3341 (TDD)
Website: www.dcha1.org

Subsidized housing online application: <https://www.rentcafe.com/onlineleasing/delaware-county-housing-authority/guestlogin.aspx>

Delaware County Veterans Affairs

Phone: 610-891-4646
Email: DELCOVA@co.delaware.pa.us
Website: www.co.delaware.pa.us/vet_affairs/

Department of Community & Economic Development (CED)

Philadelphia Regional Office
801 Arch Street, Suite 505
Philadelphia, PA 19107
Contact: Aliyah Furman
Phone: 215-560-5830

Website: <https://dced.pa.gov/local-government/property-tax-relief-homestead-exclusion/>

Department of Housing & Urban Development (HUD)

Philadelphia Regional Office
The Wanamaker Building
100 Penn Square East
Philadelphia, PA 19107
Phone: 215-656-0500, 1-800-877-8339 (TTY)
Email: PA_Webmanager@hud.gov

For information about housing:

Phone: 1-800-955-2232, 1-800-877-8339 (TTY)
Email: HUD-PIHRC@tngusa.net

Affordable Housing website: https://www.hud.gov/program_offices/comm_planning/affordablehousing/

Accessible Housing website: https://www.hud.gov/topics/information_for_disabled_persons

Public Housing website: https://www.hud.gov/topics/rental_assistance/phprog

Section 8 website: https://www.hud.gov/topics/housing_choice_voucher_program_section_8

For information about reverse mortgages:

Phone: 1-800-569-4287, 1-800-CALL-FHA (225-5342)
Email: answers@hud.gov

Website: www.hud.gov/program_offices/housing/sfh/hecm/hecmlist

Department of Human Services (DHS)

Website: www.dhs.pa.gov

Elwyn

111 Elwyn Road
Elwyn, PA 19063
Phone: 610-891-2000
Email: info@elwyn.org

PCH website: <https://www.elwyn.org/services/adults-21/behavioral-health/adult-residential-behavioral-health-services/>

**Habitat for Humanity
(of Montgomery and Delaware Counties)**

533 Foundry Road
West Norriton, PA 19403
Phone: 610-278-7710

Website: www.habitatmontdelco.org

Critical Home Repair Program contact/email: Saroj Chettri, schettri@habitatmontdelco.org

Almost Home contact/email: Caitlin Farrel, cfarrel@habitatmontdelco.org

Homeless Services Coalition

(Outreach/information provided by the Office of Behavioral Health's (OHB) Division of Adult & Family Services)

Phone: 610-713-2365

Horizon House at MHP

7200 Chestnut Street
Upper Darby, PA 19082
Phone: 267-507-3875

Housing Equality Center (HEC)

Phone: 267-419-8918, 1-866-540-FAIR (3247)

Email: info@equalhousing.org

Website: www.equalhousing.org

Legal Aid of Southeastern Pennsylvania (LASP)

Phone: 1-877-429-5994

Website: www.lasp.org

Low-Income Home Energy Assistance Program (LIHEAP)

Phone: 1-866-857-7095, 711 (TTY)

Website: www.compass.state.pa.us

Media Fellowship House

Phone: 610-565-0434

Website: www.mediafellowshiphouse.org

Merakey

(Formerly NHS Human Services)

800 Chester Pike
Sharon Hill, PA 19079
Phone: 610-534-3636

Nursing Home Compare

Website: <https://www.medicare.gov/nursinghomecompare/search.html>

Office of Housing and Community Development (OHCD)

Phone: 610-891-5425

Email: OHCD@co.delaware.pa.us

Pennsylvania Assistive Technology Foundation (PATF)

Phone: 1-888-744-1938, 484-674-0506 (voice)

Email: patf@patf.us

Website: www.patf.us

Pennsylvania Department of Health (PDH)

Regional Office – Norristown

Phone: 610-270-3475

Pennsylvania Housing Finance Agency (PHFA)

Phone: 1-800-822-1174 (HEELP, R & R), 1-800-342-2397 (HEMAP)

Website: www.phfa.org

HEMAP website: <http://www.phfa.org/counseling/hemap.aspx>

Pennsylvania State Survey Agency

Website: <http://sais.health.pa.gov/commonpoc/nhLocator.asp>

Salvation Army

151 W. 15th Street

Chester, PA 19013

Phone: 610-874-0423

Social Security Administration (SSA)

Phone: 1-800-772-1213, 1-800-325-0778 (TTY)

Medicare hotline: 1-800-MEDICARE (633-4227), 1-877-486-2048 (TTY)

Medicare application website: <https://secure.ssa.gov/iClaim/rib>

807 Crosby Street

Chester, PA 19013

8645 W. Chester Pike

Upper Darby, PA 19082