

Housing Resource Guide

A Guide to Emergency, Transitional, and Permanent Affordable Housing

> 4th Edition 2018

Need Help Fast? Read Me First!

In Imminent Danger? Call: 911.

If you believe you or someone else is in imminent danger of death or serious injury, call 911 right away. It is better to be safe than sorry. Responders will include police and emergency medical technicians.

For any Information or Referral Needs: Call Centre Helps: 1-800-494-2500 or 814-237-5855

If you are homeless or being evicted and need immediate shelter: Call Housing Transitions: 814-237-5508

If you are a homeless youth under the age of 18 and need help: Call Centre County Youth Service Bureau: 814-234-2100

If you are fleeing domestic violence: Call Centre County Women's Resource Center (Centre Safe): 814-234-5050

If you have an eviction notice or need assistance with a <u>security deposit</u>: Call Centre County Government's Office of Adult Services: 814-355-6768 or the 24/7 Community Help Line: 1-800-494-2500

If your landlord will not fix something that makes your housing dangerous or uninhabitable: Call Centre Region Code Enforcement: 814-231-3056 or the Code Officer of your local municipality.

If your landlord violates the terms of your lease: Call MidPenn Legal Services: 1-800-326-9177 or a Private Attorney

If you believe you are a victim of Housing Discrimination: Call MidPenn Legal Services: 1-800-326-9177, Housing and Urban Development: 1-888-799-2085, or Centre County Planning and Community Development Office: 814-355-6791. For State College Borough residents, call the State College Planning Department: 814-234-7109.

If you are in need of long-term, subsidized housing: Call the Housing Authority of Centre County: 814-355-6750 or stop in at 121 Beaver Farm Lane, Bellefonte PA 16823

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INTRODUCTION

Safe housing is a basic need, the foundation for individual and family stability, and the most challenging system to navigate. In Centre County, we are fortunate to have many community entities available to offer support and resources to those who are homeless, near-homelessness, or seeking a more appropriate or affordable housing option. The Housing Resource Guide offers contact information and program summaries for community entities that provide a wide spectrum of housing services in Centre County. While these services are sometimes limited and cannot resolve every situation, we hope this guide sets you in the right direction to connect with the help you need when you need it the most.

Faith R. Ryan, Director Centre County Government Office of Adult Services

GLOSSARY OF TERMS & ABBREVIATIONS

Affordable Housing: Housing is deemed affordable when total monthly expenses for rent/mortgage and utilities do not exceed 30% of the household's gross monthly income. (Source: U.S. Department of Housing and Urban Development)

Assisted Housing: Assisted housing is when public funds are used as a subsidy to reduce the cost of development or to make the rent/mortgage more affordable to the tenants/buyers. (Source: Diana T. Myers and Associates, Inc.)

Area Median Income (AMI): The median divides the income distribution into two equal parts: one-half of the cases falling below the median income and one-half above the median. (Source: City of San Francisco, Planning Department) The U.S. Department of Housing and Urban Development and other funders, such as the Pennsylvania Housing Finance Agency, use AMI to determine household income eligibility for various housing programs.

Bridge/Transitional Housing: Short-term housing with access to appropriate supportive services such as health care, social services, education, and job training to help homeless households achieve self-sufficiency. (Source: Pennsylvania Department of Human Services)

Department of Human Services (DHS): The mission of DHS is to promote, improve, and sustain the quality of family life; break the cycle of dependency; promote respect for employees; protect and serve Pennsylvania's most vulnerable citizens; and manage our resources effectively. DHS administers funding that promotes affordable housing programs. (Source: Pennsylvania Department of Human Services) **Disability/Disabled**: Federal laws define a person with a disability as "Any person who has a physical or mental impairment that substantially limits one or more major life activities; has a record of such impairment; or is regarded as having such impairment." (Source: U.S. Department of Housing and Urban Development)

Emergency Shelter: A facility with overnight sleeping accommodations; the primary purpose of which is to provide temporary shelter for the homeless in general or for specific homeless populations. (Source: U.S. Department of Housing and Urban Development)

Fair Housing Act: Title VIII of the Civil Rights Act of 1968 (Fair Housing Act), as amended, prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on race, color, national origin, religion, sex, familial status (including children under the age of 18 living with parents or legal custodians, pregnant women, and people securing custody of children under the age of 18), and disability. (Source: U.S. Department of Housing and Urban Development)

Fair Market Rent (FMR): Fair Market Rent is a set standard of money that a given property would command, if it were open for leasing at the moment. FMR is an important concept both in the Housing and Urban Development's ability to determine how much of the rent is covered by the government for those tenants who are part of Section 8, as well as by other governmental institutions. U.S. HUD's Office of Policy Development and Research (PD&R) publishes FMR and Income Limits (respectively, the basis for how much program administrators will subsidize housing units, and the maximum incomes that tenants may not exceed in order to qualify for subsidized housing) on an annual basis. (Source: Business Directory)

Federal Poverty Rates: The federal poverty rates and level guidelines are used as eligibility criteria for a number of

federal, state, and local programs. (Source: United States Census)

Homeless: A person is considered homeless when he/she resides in one of the following: places not meant for human habitation (such as cars, parks, sidewalks, and abandoned buildings), an emergency shelter, or transitional housing for homeless persons and who originally came from the streets or emergency shelter. (Source:

U.S. Department of Housing and Urban Development)

U.S. Department of Housing and Urban Development (HUD): Federal government agency that provides housingrelated programming and funding throughout the country (Source: U.S. Department of Housing and Urban Development)

Housing Choice Voucher (Section 8): A federally-funded rental assistance program for low- and very-low income households, typically administered by public housing authorities. Under this program, the U.S. Department of Housing and Urban Development pays the landlord the difference between 30% of the family's adjusted gross income and the approved or fair market rent for that area. There are two types of Section 8 subsidies:

1. Vouchers -A family is approved, and select from the open market a property inspected and approved as meeting basic habitability requirements. If the family chooses a unit that rents for more than the Fair Market Rent, certain Housing Authorities allow the family to make up the difference between the FMR and the rent charged in addition to their 30% of income rent contribution.

2. **Project-based** - Some or all of the units in a housing development are approved for Section 8 subsidies. Occupants of those units must meet the income requirements. Property owners receive rental assistance payments for specific units designated for households qualifying for Section 8 assistance (Source: U.S. Department of Housing and Urban Development) Housing Quality Standards (HQS) and Inspection: HQS defines "standard housing" and establishes the minimum criteria necessary for the health and safety of program participants on an annual basis. (Source: U.S. Department of Housing and Urban Development)

Imminent Risk of Homeless: An individual or family who will imminently lose (within 14 days) their primary nighttime residence provided that no subsequent residence has been identified and the individual or family lacks the resources or support networks needed to obtain other permanent housing. (Source: U.S. Department of Housing and Urban Development)

Low Income Housing Tax Credit (LIHTC): A dollar-fordollar tax credit in the United States for affordable housing investments. It was created under the Tax Reform Act of 1986 (TRA86) that gives incentives for the utilization of private equity in the development of affordable housing aimed at low-income Americans. The LIHTC provides funding for the development costs of low-income housing by allowing an investor to take a federal tax credit equal to a percentage of the cost incurred for development of the low-income units in a rental housing project. (Source: Pennsylvania Housing Finance Agency)

Public Housing Agency/Authority (PHA): A government agency generally affiliated with a local government whose responsibility is the ownership and operation of subsidized housing and rental assistance programs. Centre County Housing Authority is our PHA. (Source: U.S. Department of Housing and Urban Development)

Permanent Supportive Housing (PSH): A federally-funded program designed to return individuals and families to permanent housing after lengthy times of homelessness. Candidates for this program must meet the definition of chronically homeless and have a documented disability. Assistance is offered without preconditions (employment,

job, income, sobriety or absence of crime) Supportive services are available and tailored to the needs of each household (Source: U.S. Department of Housing and Urban Development)

Rapid Re-housing (RRH): A federally-funded program that provides assistance to rapidly re-house individuals and families experiencing homelessness. RRH helps families living on the streets and in shelters to solve the challenges of obtaining permanent housing while reducing the amount of time they experience homelessness. RRH can provide timelimited financial assistance and targeted supportive services. (Source: U.S. Department of Housing and Urban Development)

Rental Assistance Program (RAP): Funding provided by the Pennsylvania Department of Human Services. If an individual or family is in danger of being evicted from their apartment or home, there may be assistance of rent/mortgage arrearages and/or security deposits. Assistance can also be used to move out of shelter into an affordable rental unit. (Source: Pennsylvania Department of Human Services)

Rental Subsidy: The Public Housing Authority calculates the maximum amount of housing assistance allowable for Housing Choice Vouchers (Section 8) to pay a household's monthly rent. The maximum housing assistance is generally the lesser of the payment standard minus 30% of the household's monthly adjusted income or the gross rent for the unit minus 30% of monthly adjusted income. (Source: U.S. Department of Housing and Urban Development)

EMERGENCY HOUSING

Emergency housing services include programs that provide shelter, food, and supportive services for a limited period of time. Each shelter operates independently with its own rules and regulations.

Centre County Women's Resource Center (WRC) (Centre Safe)

140 W. Nittany Ave., State College, PA 16801 24/7 domestic violence/sexual assault hotline and Sylvia Stein Shelter: 814-234-5050 or 1-877-234-5050 Trained counselors are available 24/7 www.ccwrc.org

Emergency housing is available at the Sylvia Stein Shelter for women and children fleeing abuse. Centre County Women's Resource Centre (WRC) provides free and confidential services to victims of domestic violence, sexual assault, and stalking in Centre County. Services include individual or group counseling, advocacy, civil legal representation, safe custody exchanges, supervised visitation and referrals. WRC also provides their clients assistance with landlord advocacy, securing housing, and relocation.

Centre County Youth Service Bureau (YSB)

334 S. Burrowes Street, State College, PA 16801 Burrowes Street Youth Haven (BSYH):814-234-2100 Available 24/7 bsyh@ccysb.com

The Burrowes Street Youth Haven (BSYH) is a six-bed facility in State College, PA. This voluntary shelter houses both males and females ages 12-17 for a maximum of 21 days. Youth that benefit from this service are homeless, runaways, or persons at risk for either of those conditions

due to difficulties at home. Youth are welcome to access this shelter whenever they need a safe place to stay, day or night. There are caring, professional counselors at the facility 24 hours a day, 365 days a year, to offer their assistance for both residential or drop-in care. All of the services offered to both youth and their families are free and confidential.

Housing Transitions

217 E. Nittany Ave., State College, PA 16801 Centre House Emergency Shelter: 814-237-5508 Available 24/7 www.housingtransitions.org

This program provides shelter and food to individuals and families in Centre County who are homeless or in crisis. Individuals must be at least 18 years of age unless they are accompanied by a parent, legal guardian, or are legally emancipated. Persons convicted of or charged with a violent crime, a crime of a sexual nature, or a crime involving the sale/distribution of drugs do not qualify for residential services. All individuals must go through an interview process to determine eligibility. The Centre House Case Manager works with each individual or family to set objectives for employment, child care services, and other needs. The case manager also works with the individual or family to review progress and coordinate referrals to other community services. Each resident will work with the Centre County Housing Case Manager to set objectives for their housing search. The shelter works with Centre County residents for up to 30 days and with out-of-county residents for up to 3 days. A Centre County resident/household who is making progress, but has substantial obstacles to overcome towards securing housing, may be granted additional time in shelter so they can continue working towards self-sufficiency.

Out of the Cold: Centre County (OOTC³)

814-852-8864

The mission of OOTC³ is to provide the homeless in our community with a warm and safe overnight accommodation

and nourishment within a welcoming atmosphere, through local churches, as a supplemental option to locally established shelters. We are open seasonally during cold weather. No one under the age of 18 is permitted to sleep at the site. Guests arrive at the site between 9:00pm-10:00pm. Guests must sign the House Rules form every evening and take their personal belongings with them when they leave each morning. Men and women will be assigned separate sleeping areas. A cot, blanket, snack, and drink will be given to each guest. All guests must leave the site by 7:00am each morning. To get on the guest list for OOTC³, call 814-852-8864 between 9:00am-6:00pm for every night that this service is needed.

TRANSITIONAL HOUSING

Transitional housing programs provide short-term, subsidized housing to homeless individuals and families who need extra assistance and support to secure permanent housing. These households will receive supportive services that aid them towards selfsufficiency. Programs are limited based on availability and population served.

Bridge of Hope Centre County P.O. Box 433 State College, PA 16804 814-237-HOPE (4673) http://centre.bridgeofhopeinc.org/

The mission of Bridge of Hope is to end and prevent homelessness for women and children with the help of trained mentoring groups within local congregations. Single mothers achieve permanent housing and financial stability through employment and attain stability and enhanced selfesteem through on-going mentoring friendships. The goal is to exemplify Christ's love and to promote physical, emotional, social, and spiritual wholeness. Provision of rental assistance is a foundational part of the Bridge of Hope program. Rental assistance is typically provided on a decreasing basis over a period of 12 to 18 months. The amount of rental assistance is determined in consultation with program staff implementing the Bridge of Hope model based on each woman's individual circumstance and plans for financial stability. Rental assistance enables women to pursue job training and education to increase earning potential, pay down back debts/fines, develop positive budgeting skills, and possibly even establish an emergency savings fund; all while meeting the basic needs of their families.

Centre County Women's Resource Center (WRC) (Centre Safe)

140 W. Nittany Ave., State College, PA 16801 Bridge Housing Program: 814-234-5050 or 1-877-234-5050 www.ccwrc.org

In addition to shelter and other services, Centre County Women's Resource Center (WRC) provides a Bridge Housing Program. Individuals and families who are survivors of domestic and sexual violence and need supportive services in order to transition to increased safety and independence in permanent housing may be eligible for this program. With a case manager, program residents receive supportive services to help them achieve their selfdetermined goals.

Centre County Youth Service Bureau (YSB)

334 S. Burrowes St., State College, PA 16801 Independent Living Program (ILP): 814-234-2632 Available 24/7. steppingstone@ccysb.com

The Independent Living Program (ILP) is a scattered apartment model program located within Centre County. The overall purpose of the ILP is to increase the safety, wellbeing, and self-sufficiency of runaway and homeless youth between the ages of 16-21 by providing a safe and stable living situation where they are able to learn life skills, pursue their education, obtain employment, and build permanent connections. Aftercare services are provided to alumni of the program at any time following their discharge, regardless of the situation surrounding their exit. We will also provide nonresidential services to youth that are homeless or have unstable housing. We provide services such as life skill meetings, weekly workshops, and referral assistance to help them transition to independent living.

Housing Transitions

217 East Nittany Ave., State College, PA 16801 Bridge Housing Program: 814-237-1944 M-F, 8am-4pm www.housingtransitions.org

The Bridge Housing Program is a supportive, goal-oriented program intended to help individuals and families transition from homelessness to self-sufficiency and permanent housing through short-term housing assistance and case management services.

Community Residential Rehabilitation (CRR)

A state-licensed program that provides psychiatric rehabilitation in a community setting designed to help residents live as independently as possible. Each individual works closely with a primary contact person called a goal manager. Activities include individual goal-planning, help with personal care, medication management, attendance at offsite mental health programs, and volunteer work or paid employment. Providers include the following:

 Community Services Group (CSG) 614 Locust Ln., State College, 16801 814-861-0617 The Community Services Group (CSG) CRR provides individuals with mental illness the opportunity to improve daily living skills and become more integrated into the community. Individuals learn to live more independently and staff is trained in assisting individuals to readjust to life in the community.

Strawberry Fields, Inc.
3054 Enterprise Dr., State College, 16801
814-234-6023; M-F 8am to 4pm
www.sfionline.org

Strawberry Fields' CRR program serves 11 individuals and is located in a cluster of town homes that have easy access to public transportation, shopping, employment opportunities, YMCA, and treatment services. Strawberry Fields also operates a three bed full-care CRR program in Bellefonte.

PERMANENT HOUSING - RENTAL

Permanent housing includes tax-credit and projectbased rental units that may be more affordable and offer a residency for as long as you choose assuming that the rules and regulations pertaining to the programs and/or lease agreements are abided by.

Centre County Assisted Rental Housing Inventory

Housing that is subsidized with public funds to reduce the cost of development or to make the rent or mortgage more affordable to the tenants or buyers. Elderly can be 60, 62 or 65 years old and can be verified by the property management. Small family includes 1-2 bedroom units. Large family includes 3+ and larger bedroom units.

Bellefonte

Beaver Farms Apartments 121 Beaver Farm Lane Bellefonte, PA 16823 814-355-6750 Target Population: Family, small & large

Beaver Heights Apartments 200 Beaver Farm Lane Bellefonte, PA 16823 814-355-6750 Ext 7 Target Population: Family, small & large

<u>Bellefonte Mews</u> 207 S. Allegheny St. Bellefonte, PA 16823 814-548-7393 Target Population: Individuals, small family

Brockerhoff House 105 South Allegheny Street Bellefonte, PA 16823 814-355-6830 Target Population: Elderly

<u>Governor's Gate</u> 405 Governor's Park Road Bellefonte, PA 16823 814-355-3682 Target Population: Elderly, small family

<u>Crestside Terrace</u> 602 East Howard Street Bellefonte, PA 16823 814-355-6750 Target Population: Elderly Fox Hill Apartments I& II 200 Wyndtree Court Bellefonte, PA 16823 814-355-4090 Target Population: Elderly

Spring Brae 721 Blanchard Street Bellefonte, PA 16823 814-355-9774 Target Population: Individuals, small family

<u>Terra Sylvan</u> 101 Terra Sylvan Drive Bellefonte, PA 16823 814-355-9774 Target Population: Family, small & large

Milesburg

<u>Dublin Woods</u> 137 Dublinwood Drive Milesburg, PA 16853 814-355-2627 Target Population: Individuals, small family

Philipsburg

Philips Place 216 North Second Street Philipsburg, PA 16866 814-342-4200 Target Population: Elderly Philipsburg Court 103 North Second Street Philipsburg, PA 16866 814-342-5659 Target Population: Family, small & large

Philipsburg Towers 300 Front Street Philipsburg, PA 16866 814-342-6802 Target Population: Elderly

Westminster Place at Windy Hill I & II 225 Dogwood Drive Philipsburg, PA 16866 814-342-8456 Target Population: Elderly

Pleasant Gap

Lutheran Commons 400 Rhoads Drive Pleasant Gap, PA 16823 814-359-2800 Target Population: Elderly

<u>Pleasant Hills I & II</u> 155 North Danielle Drive Pleasant Gap, PA 16823 814-359-4417 Target Population: Family, small & large

State College

<u>Arnold Addison Court</u> 120 East Beaver Avenue State College, PA 16801 814-238-0400 Target Population: Elderly, non-elderly disabled

Ashworth Woods Ashworth Lane Boalsburg, PA 16827 814-466-9000 Target Population: Large Family

<u>Atherton Place Apartments</u> 1311 South Atherton Street State College, PA 16801 814-278-7700 Target Population: Individuals, small family

Bellaire Court 729 Bellaire Avenue State College, PA 16801 814-234-7109 Target Population: Elderly

<u>Centre Estates</u> Jack's Mill Drive Boalsburg, PA 16827 814-466-7553 Target Population: Small Family

<u>Huntingdon Park</u> 102 Huntingdon Park Drive Boalsburg, PA 16827 814-466-4662 Target Population: Family, small & large <u>Kemmerer Road Apartments</u> 410-426 Kemmerer Road State College, PA 16801 814-237-4863 Target Population: Family, small & large

<u>Limerock Court</u> 234 Limerock Terrace State College, PA 16801 814-278-7700 Target Population: Family, small & large

<u>Mt. Nittany Residence</u> 301 Rolling Ridge Drive State College, PA 16801 814-234-1323 Target Population: Elderly

Park Crest Terrace 1400 Martin Street State College, PA 16803 814-231-9677 Target Population: Family, small & large

<u>Pleasant Pointe</u> 280 Greensboro Circle State College, PA 16801 814-278-7700 Target Population: Family, small & large

Stonebridge Senior Apartments 1680 Bristol Avenue State College, PA 16801 814-237-1004 Target Population: Elderly <u>Sylvan View</u> Blue Course Drive State College, PA 16803 814-234-5244 Target Population: Family, small & large

Waupelani Heights 460 Waupelani Drive State College, PA 16801 814-867-8989 Target Population: Family, small & large

<u>Yorkshire Village</u> 913 Southgate Drive State College, PA 16801 814-867-8989 Target Population: Family, small & large

For additional information on affordable rental units and units that accept subsidies, please review the Housing Resources List at: <u>http://www.housingtransitions.org</u> or visit <u>www.pahousingsearch.com</u>

Strawberry Fields, Inc. 3054 Enterprise Dr., State College, 16801 Fairweather Lodge: 814-234-6023 M-F 8am to 4pm www.sfionline.org

The Fairweather Lodge is a residential program in the State College Area specifically for adults with a mental health diagnosis. Residents share in the expenses and the day-today experience of running a household with minimal staff assistance. Residents must be willing and able to work or volunteer. Certified Peer Support services are being provided by Strawberry Fields through the Fairweather Lodge business.

Housing Authority of Centre County

121 Beaver Farm Ln., Bellefonte, PA 16823 814-355-6750 8am to 4pm M-F

- Housing Choice Voucher: The Housing Choice Voucher Program is a tenant-based rental assistance program which requires participants to pay approximately 30% of their adjusted gross income or the minimum rent (\$50) towards the rent. The tenantbased voucher stays with the tenant when he or she moves, as long as all program requirements are met. Participants are selected through waiting list management and must meet income and occupancy guidelines, along with tenant suitability standards.
- Family Unification Program (FUP) Vouchers: The FUP Voucher is a form of subsidy available only through a referral from Children and Youth Services. The program is designed to prevent the separation of children from their parents due to inadequate housing. Program participants must complete an intake and be open with Children and Youth Services.

HUD-Veterans Affairs Supportive Housing (HUD-VASH) Department of Veterans Affairs

James E. Van Zandt VA Medical Center 2907 Pleasant Valley Blvd. Altoona, PA 16602-4377 Homeless Program: 814-943-8164 ext. 7640

This program combines Housing Choice Voucher (Section 8) rental assistance for homeless Veterans with case management and clinical services provided by the Department of Veterans Affairs (VA). VA provides these services for participating Veterans at VA medical centers (VAMCs) and community-based outreach clinics.

Housing Transitions

217 E. Nittany Ave., State College, PA 16801 Housing Case Management: 814-237-1944 M-F 8:30am – 4pm www.housingtransitions.org

Housing Case Management is a service for residents in Centre County who seek affordable, stable housing. The Housing Case Manager (HCM) provides support such as resource referral, budgeting skill development, and advocacy. The HCM works with the homeless shelters, the Housing Authority of Centre County, human service agencies, developers, landlords, county agencies, and faith based organizations to assist those in need to acquire stable housing.

Permanent Supportive Housing: 814-237-4863 M-F 8:30am-4pm www.housingtransitions.org

Housing Transitions operates fifteen (15) permanent supportive housing units for individuals and families who are chronically homeless with a documented disability. These units are meant to provide permanent, long term housing and supportive case management after experiencing long term homelessness.

<u>PERMANENT HOUSING -</u> <u>HOMEOWNERSHIP</u>

Habitat for Humanity of Greater Centre County

1155 Zion Road Bellefonte, PA 16823 814-353-2390 www.habitatgcc.org/

Habitat for Humanity of Greater Centre County partners with working families and volunteers to build affordable, quality homes and provide services that promote successful homeownership. To date, Habitat for Humanity has built, renovated or repaired 60 homes. The goal is to maintain affordability for partner families by selling houses with nointerest mortgages, securing financial support from individuals, businesses, and faith groups, and building houses with homeowners and volunteers.

Centre County Housing and Land Trust (CCHLT)

1150 Zion Road, Bellefonte, PA 16823 814-571-1179 info@cchlt.org http://www.cchlt.org

The Centre County Housing and Land Trust (CCHLT) strengthens communities through the development and stewardship of permanently affordable homes for people of low-to-moderate income in Centre County, PA. Serving income-qualified homebuyers (60-120% of the area median income), CCHLT provides affordable housing opportunities by holding the land in trust, which allows prospective homeowners to apply for a mortgage based only on the cost of the house.

Centre County Planning and Community Development Office

420 Homes Street, Bellefonte, PA 16823 The First-Time Home Buyer Program, offered by the Centre County Commissioners and Participating Banks 814-355-6791 M-F; 8:30am – 5:00pm http://centrecountypa.gov

The Centre County First Time Home Buyer Program offers closing costs and down payment assistance to qualified home buyers in the form of a zero-percent, deferred loan. Provided through the Centre County Housing Trust Fund, the maximum amount of assistance available to home buyers is \$10,000 or 10% of the purchase price, whichever is less. The loan will be made payable when the house is resold, refinanced for more than the original purchase price, or ceases to be a full-time residence or when the mortgage has been paid in full. Each participating lender will provide the mortgage financing.

State College Community Land Trust (SCCLT)

1315 South Allen Street, Ste. 306, State College, PA 16801 814-867-0656 M - F: 10am-4pm, by appointment http://scclandtrust.org/

The State College Community Land Trust (SCCLT) is a nonprofit housing assistance organization. The SCCLT helps income-qualified individuals and families purchase a home in State College Borough. The SCCLT helps to reduce the cost of buying a home by "splitting" the ownership of the property between the SCCLT and the individual homeowner. The SCCLT holds the land permanently in a trust, which allows the prospective homeowner to apply for a mortgage based only on the cost of the house. This effectively reduces the cost of purchasing your first home by as much as 30%. All SCCLT homes are located near schools, shopping, transit and parks, and in older established neighborhoods.

State College Borough

243 South Allen Street State College, PA 16801 State College Borough First Time Home Buyer Program 814-234-7109 M-F 8:00am – 5:00pm http://www.statecollegepa.us

State College Borough offers two First Time Home Buyer Programs.

Middle-income first time home buyers may receive up to \$45,000 toward down payment and closing costs. Assistance is provided through 0% interest, deferred loans only payable to the Borough when: the home is sold, the home is no longer the buyer's primary residence, or if there is a mortgage default.

First time home buyers with incomes between 60% and 80% of area median income may receive up to \$50,000 toward down payment. Assistance is provided through a 0% interest, forgiveness loan that is forgiven at a rate of 3.33% per year for 30 years. Forgiveness loans are only payable to the Borough when: the home is sold, the home is no longer the buyer's primary residence, or if there is a mortgage default. Homes purchased through this program also receive up to \$30,000 in rehabilitation at no cost to the homeowner. Rehabilitation is designed to eliminate safety concerns including lead based pain, radon, mold and asbestos; as well as to improve code compliance and energy efficiency.

Homes purchased through these programs may be subject to appreciation limits based on number of years of ownership. Home buyers supply 3% toward down payment or closing costs and receive homebuyer education. All funds paid to the Borough "revolve" to assist other qualified home buyers.

Temporary Housing Foundation (THF)

PO Box 857, State College, PA 16804 First-Time Home Buyer Program 814-237-4863 M-F 8:30am-4pm

Temporary Housing Foundation (THF) offers a number of resources for those buying their first home. After an income qualification by the State College Borough, applicants to the First Time Home Buyer program may acquire free home buyer education and budget counseling. Once "graduated" applicants may choose to purchase a home that THF has purchased, and rehabilitated at an affordable cost. Mortgage costs may be offset by assistance from the State College Borough. Applicants may also consider a home from the State College Community Land Trust or purchase a home of their choosing.

Central PA Community Action, Inc. (CPCA)

207 East Cherry Street, PO Box 792 Clearfield, PA 16830 814-765-1551 or 1-800-822-2610 Mon.-Fri. 8:00am to 4:00pm

Assets for Independence (AFI): Central PA Community Action offers the Assets for Independence (AFI). This program is offered through a grant with Northwestern Savings Bank and a matching grant from the Office of Community Services through the Department of Health and Human Services. AFI is a dollar for dollar match savings program for income-eligible residents of Centre and Clearfield Counties. Savers must choose to save toward Homeownership or Continuing Education. AFI is designed to assist first time homebuyers and families with continuing education expenses. During the course of the program, savers must attend at least four basic economic literacy workshops arranged by CPCA staff with two of the workshops being specific to their goals. Accounts will be opened on a first come, first serve basis as funds are available for distribution.

<u>Weatherization:</u> The Weatherization Assistance Program aims to reduce the energy costs of low income individuals and families – primarily high energy users as well as the elderly and disabled – by making energy efficient improvements to the home. Funding for the program comes from the Federal Government through the Department of Energy, Office of Building Technology, State and Community Programs and the Low Income Home Energy Assistance Block Grant. *Due to severe funding limitations, no new names will be taken for state weatherization until the current list becomes more manageable.

Weatherization WARM Services: WARM is a free weatherization and energy education program for Penelec's residential customers in Pennsylvania. The objective of the program is to help customers save energy and money by reducing their energy consumption. This is done by installing energy conservation measures in the home and by educating family members on their use of energy. Penelec partners with community-based organizations and energy conservation contractors who perform energy-saving home improvements and energy education for customers. There are household income requirements and other program qualifications that must be met to benefit from this service.

<u>Lead Hazard Control Program:</u> Central PA Community Action has joined the Northwest Regional Lead Hazard Control Grant in order to remove lead-based paint hazards from the homes of low-income families. Applicants must meet one of the following requirements: a child under the age of six living in the house or spending more than 60 hours per year in the home, a pregnant woman, or a woman 16-45 years of age. Income limits are set using the Department of Housing and Urban Development.

COMMUNITY RESOURCES

Housing is just one basic need of many that individuals and families find themselves struggling to meet and trying to identify the right community resource during a crisis is overwhelming. Below are a variety of services offered in Centre County that may help with housing needs but can also address a variety of other concerns.

GOVERNMENT AGENCIES

Centre County Assistance Office (CAO) 2580 Park Center Blvd., State College, 16801 814- 863-6571; 1-800-355-6024 M-F 7:30am to 5pm http://www.state.pa.us www.compass.state.pa.us

The Centre County Assistance Office (CAO) determines eligibility for entitlement programs funded and administered by the Pennsylvania Department of Human Services (DHS). An application, available at the office or mailed out upon request, must be filed. Eligibility is based on need as determined by income and resource guidelines. If eligible, benefits include cash assistance, medical assistance, food stamps, nursing home care, emergency shelter grants, special allowances monies for employment, medical transportation monies, and the energy assistance program. The CAO helps individuals seek, accept, and maintain employment.

Centre County Children and Youth Services (CYS)

Willowbank Bldg., 420 Holmes St., Bellefonte, PA 16823 814-355-6755 or 1-800-479-0050 evenings and weekends M-F 8:30am to 5:00pm http://centrecountypa.gov Centre County Children & Youth Services (CYS) identifies and resolves problems in the family when there is concern for the safety and well-being of a child. In cases of suspected abuse or neglect, CYS investigates and takes necessary steps to protect the child. A child may be placed outside the family if parents cannot or will not provide adequate care and there is no feasible alternative within the family.

Centre County Mental Health/Intellectual Disabilities/Early Intervention and Drug & Alcohol (MH/ID/EI-D&A)

Summit Park, 3500 East College Ave, Suite 1200 State College, PA 16801 814-355-6786 M-F 8:30am-5:00pm http://centrecountypa.gov

Centre County Mental Health (MH) assesses, refers, supports and provides case management services to individuals three years of age or older that are diagnosed with a serious emotional disorder or mental illness. Centre County Intellectual Disabilities (ID) identifies and refers eligibile children, adolescents and adults with intellectual disabilities, developmental disabilities and autism for services. Centre County Early Intervention (EI) identifies, evaluates and refers eligible infant and toddlers ages birth through three for services. Centre County Drug and Alcohol (D&A) is responsible for prevention, intervention, treatment and recovery support services to adults and children/adolescents with substance abuse disorders. Staff connect individuals to appropriate treatment services at a variety of levels of care and offer case management services to those who need additional support towards long-term recovery.

Centre County Office of Adult Services

Summit Park, 3500 East College Ave., Suite 1200 State College, PA 16801 814- 355-6768; 24/7 Community Help Line: 1-800-494-2500 M-F 8:30am to 5:00pm http://centrecountypa.gov

The Office of Adult Services provides and monitors services for low-income adults and their families; including the disabled population. Services focus on improving lives, providing tools towards self-sufficiency, and protecting those at their highest level of vulnerability. Those services include: housing programs for homeless or near-homeless individuals and families, Section 811, rental assistance, food assistance, financial care, homemaker services, and case management.

Centre County Office of Aging

Willowbank Bldg., 420 Holmes St., Bellefonte, PA 16823 814-355-6716 or 1-800-479-0050 (after hours) M-F 8:30am -5pm http://centrecountypa.gov

The Office of Aging assists individuals age 60 or older to remain in the community or, if necessary, in a more protected environment. The Office of Aging is the designated agency to provide preadmission assessment for adults aged 18 and older who are seeking placement in a long-term care facility or who are seeking assistance through a Medicaid funded waiver. The agency provides protective services to older adults and may place an individual in a safer environment if a thorough investigation indicates need for protective services. The Office of Aging also provides health insurance counseling for persons receiving Medicare.

Centre County Veteran's Affairs

Willowbank Bldg., 420 Holmes St., Bellefonte, PA 16823 814-355-6812 M-F 8:30am – 5pm <u>http://centrecountypa.gov</u>

The Centre County Veterans Affairs Office answers both specific and general questions by veterans, dependents, and the general public regarding matters related to veterans. In addition, this office discusses and submits applications for all related benefits to which veterans and their dependents may be entitled, such as: compensation and pension, hospitalization and out-patient care, education, home loans, insurance, special housing and automobile grants, and other benefits too numerous to mention that are provided by the VA or other federal, state, county, or local agencies or organizations.

This department also refers the County's veterans and dependents to other federal, state, county, or other agencies and organizations that might further assist them in solving their problems or answering their questions.

Centre County Office of Transportation

486 Old Curtin Rd., Milesburg PA 16853 Mailing address: 420 Holmes St., Bellefonte, PA 16823 814-355-6807 M-F 8:00am to 5:00pm http://centrecountypa.gov

Provides transportation to any resident of Centre County. There are 4 main transportation programs; MATP, PwD, Senior Shared-Ride, and General Public. The Medical Assistance Transportation Program (MATP) provides free transportation to qualifying clients to eligible medical facilities. Persons with Disabilities (PwD) is a program that allows qualified clients to ride under a reduced fare rate. The Senior Shared-Ride program is funded by the Area Agency on Aging (AAA), PennDOT, and the Lottery. The general public may also utilize transportation services for the cost of the fare rate (determined by destination/travel distance). Due to high demand, it is advised that appointments for rides be scheduled at least a week in advance.

CHARITABLE AGENCIES & SERVICES

Catholic Charities

213 East Bishop Street, Bellefonte PA 16823814-353-0502M-F 9:00am – 4:00pm (Evening hours by appointment only)

Catholic Charities can provide emergency financial assistance for basic needs including shelter and utilities. They offer counseling services (individual, martial, family) and pregnancy support. Services are for Centre County residents. Catholic Charities serve all who seek help without regard to religious affiliation.

Central PA Community Action (CPCA)

All offices can be reached directly or by calling: 1-800-822-2610 or visiting <u>www.cpcaa.net</u>

Bellefonte: 109 West Bishop Street, Bellefonte, PA 16823 814-355-7501 M-F 8:00 am – 4:30 pm

Central PA Community Action – Bellefonte can assist clients with utility needs by accessing Dollar Energy and FEMA grant funds. Other programs provided are the First Time Home Buyers, PA WorkReady, and PA WorkWear.

Penns Valley: 337 East Aaron Square, Aaronsburg, PA 16820 814-349-5850 M-Th 7:30 am-4:30pm (closed 12pm-1pm) Central PA Community Action – Penns Valley can assist clients with utility needs by accessing Dollar Energy and FEMA grant funds. This office also has a foodbank and thrift store.

Philipsburg: 14 South Front Street, Philipsburg, PA16866 814-342-0404 M-F 8:00 am-4:30 pm (closed 12pm-1pm)

Central PA Community Action – Philipsburg can assist clients with utility needs by accessing PCAP, UGI, Dollar Energy, and FEMA grant funds. This office also has a food bank and some programs also serve Clearfield County residents.

Centre County CAN HELP

132 The Meadows Dr., Centre Hall, PA 16828 Toll free 1-800-643-5432 Available 24/7

CAN HELP, a Crisis Intervention service provided by The Meadows Psychiatric Center/Universal Community Behavioral Health in collaboration with Centre County MH/ID/EI/D&A provides mental health crisis intervention, supportive counseling, referrals to other agencies, and mental health and drug & alcohol education. Services are accessible by telephone, walk-in assessment, or mobile crisis intervention in the community. Can Help Counselors are also available to offer brief grief support and crisis debriefings.

Centre Volunteers in Medicine (CVIM)

2520 Green Tech Drive, Ste. D, State College, PA 16803 814-231-4043 M-F 8:30am - 4:30pm by appointment http://www.cvim.net/

Centre Volunteers in Medicine (CVIM) is a nonprofit, free clinic whose primary mission is to serve the health and

wellness needs of neighbors without insurance who live or work in Centre County. CVIM provides free primary and preventive medical and dental care, as well as case management service and prescription assistance. People who utilize services are treated with respect and dignity from the moment they enter the door to the end of their visit. Individuals may call to see if they qualify for care.

Veterans Multi-Service Center

233 Easterly Parkway, State College, PA 16801 Toll Free: 844-226-0368 | Fax: 814-862-9131 M – F 8:30am – 4:30pm http://www.vmcenter.org/index.php/services/ssvf-central-pa

The Veterans Multi-Service Center, through the Supportive Services for Veteran Families (SSVF) program, provides comprehensive assistance to very low income Veterans and their families who are currently experiencing homelessness or are at risk of becoming homeless. With the SSVF program, Veterans who have a discharge that is other than dishonorable, and have at least one day of active duty service time, are able to access a seamless, integrated and sustainable network of resources to include case management, outreach, housing counseling, employment/financial services, legal referrals and timelimited, temporary financial assistance. SSVF can also help Veterans access VA and local resources with the ultimate goal of supporting their permanent housing needs.

Hearts for Homeless (H4H)

100 South Fraser Street, State College, PA 16801 814-325-9471

Hearts for Homeless (H4H) offers a drop-in day shelter for individuals who are homeless and looking to connect with community resources to help meet their specific housing and basic needs.

Centre Helps

410 South Fraser Street, State College, PA 16801 Call or text 814-237-5855 or toll free 1-800-494-2500 Walk-in hours M-F 9:00am – 6:00pm Crisis calls and assistance 24/7 http://www.centrehelps.org

Compassionate, well-trained counselors respond to calls 24/7. Hotline services include information and referral services for anyone who isn't sure where to turn. Centre Helps maintains a referral database of over 400 Centre County programs and assists callers in navigating those resources. The hotline also provides emotional support and short-term crisis intervention. Other services include emergency food and referrals for emergency shelter. Walk-in hours are 9:00am – 6:00pm Monday through Friday.

Centre Helps also provides Basic Needs Case Management for those in need of financial assistance for rent, utilities, medical, and other basic needs.

Interfaith Human Services (IHS)

251 Easterly Parkway, Ste. 200, State College, PA 16801 814-234-7731 M-F 9am-4pm <u>http://www.ihs-centrecounty.org/</u>

Interfaith Human Services, Inc. (IHS), a registered non-profit organization in Centre County, Pennsylvania, is a longstanding collaborative effort of faith communities whose purpose is to address many unmet social and economic needs for low-income residents. IHS offers several financial care services, including money management and representative payee services. IHS also provides emergency assistance on behalf of clients, collects and distributes free furniture & appliances, and manages seasonal heating assistance through the Centre County Fuel Bank.

MidPenn Legal Services

3500 East College Avenue, Suite 1295 State College, PA 16801 1-800-326-9177 M-F 8:30am - 4:30pm http://midpennlegal.org/

MidPenn provides free legal information, advice and/or representation in civil cases to income eligible residents of Centre County. The type of cases handled may include, but are not limited to: public benefits, domestic violence, eviction, mortgage foreclosure, custody, debt collection, employment, unemployment compensation, Supplemental Security Income and Social Security Disability.

The Salvation Army State College Corps 2603 East College Ave, Suite G State College, PA 16801 814-861-1785 M-F 9am-4:30pm Serving all of Centre County http://pa.salvationarmy.org/statecollege/

Families and individuals in emergency/crisis situations are provided with basic human services, such as housing, heat and utility assistance, as well as food bank referrals. The Corps/church is a local agent for applications to low income programs for Columbia Gas, West Penn Power, and Dollar Energy Fund. These programs enable residents to be more self-sufficient. Salvation Army's mission is to preach the gospel of Jesus Christ and to meet needs in His name without discrimination.

The Salvation Army also provides Sunday morning church services, various children's programs, Bible study, women and men's ministry, children's camping program, and Senior Citizen Getaway – Salvation Army Camp Ladore.

The Centre Area Transportation Authority (CATA)

2081 W. Whitehall Road, State College, PA 16801 Customer Service Center: 108 East Beaver Avenue State College, PA 16801 814-238-CATA(2282) www.catabus.com

CATABUS

CATA provides fixed-route community transportation through its **CATA**BUS bus system. The 23 routes that comprise the system connect all of the Authority's participating municipalities with Downtown State College and the Penn State Campus, and are complemented by four fare-free Downtown/Campus circulator LOOP and cross-Campus LINK services. The current cost per one-way trip is \$2.00 and a Reduced-Fare program is available to those who qualify. Persons age 65 and over with a Senior Transit Identification Card and children under 40 inches tall ride free. Schedule, route and pass information is available at www.catabus.com or by calling CATA's Customer Service Center at 814-238-CATA(2282).

CATARIDE

CATA provides origin-to-destination transportation, primarily for persons age 65 and over and persons whose disabilities prevent their use of the **CATA**BUS system, with its **CATA**RIDE service. An application and certification are required for participation at reduced fare. Applications, scheduling, and fare information are available at <u>www.catabus.com</u> or by calling CATA's Customer Service Center at 814-238-CATA(2282).

CATACOMMUTE

CATACOMMUTE is comprised of a family of transportation services that includes the Rideshare, Vanpool and Emergency Ride Home programs, and other services designed to provide long-distance commuters with easy and economical commute alternatives. Information on these services is available at <u>www.catabus.com</u> or by contacting CATA's Commuter Services Manager at (814) 238-CATA(2282) ext. 5134.

LOCAL COMMUNITY EFFORTS

Centre County Affordable Housing Coalition (CCAHC) PO Box 499, Lemont, PA 16851 Email: ccaffordablehousingcoalition@gmail.com www.ccaffordablehousingcoalition.org

The Centre County Affordable Housing Coalition is a diversified group whose mission is to inform the community of the value, need, and availability of affordable housing for all residents.

The vision of the Centre County Affordable Housing Coalition is to be a collective and coordinated voice providing leadership, education and information on affordable housing resources, and to promote housing opportunities within our local communities. If you are interested in more information, please contact the Coalition.

> **Meeting Information:** The Affordable Housing Coalition meets the third Wednesday of each month at the Calvary Baptist Church in Boalsburg. Meetings last approximately 90 minutes.

Meeting Time: Third Wednesday of month, 2:30pm **Meeting Location:** Calvary Baptist Church, 201 Harvest Fields Drive, Boalsburg, PA 16827

Centre County Council for Human Services, Inc. (CCCHS)

The Centre County Council for Human Services is a collaboration of human service agencies, businesses, faith based organizations, policy makers, foundations and interested individuals working to create an integrated and efficient approach to solving the issues facing the community. In addition to hosting monthly meetings and yearly trainings, the Council publishes the *Centre County*

Directory of Human Services, a handbook of the services available from member organizations, and a monthly informational newsletter, the *Centre Exchange* which are available online at <u>www.theccchs.org</u>

> **Meeting Time:** First Wednesday of month, 12:00pm, excluding July and August **Meeting Location:** Calvary Baptist Church, 201 Harvest Fields Drive, Boalsburg, PA 16827

Community Safety Net of Centre County (CSN)

The Community Safety Net (CSN) is a group of human service organizations that provides basic needs to Centre County residents, through a collaboration of services and a common desire to effectively respond to the urgent needs of the community. We hope that you have found this booklet to be helpful. If your organization would like to be included in the next edition, please contact 814-355-6768.

FREQUENTLY CALLED NUMBERS IN CENTRE COUNTY

CRISIS SERVICES (24 hours/7 days, unless noted)

Police Services	
CAN HELP	1-800-643-5432
MNMC Hospital, ER	
Centre Helps	1-800-494-2500
Women's Resource Center (Centre Safe)	

AGENCIES

Catholic Charities	814-353-0502
Central PA Community Action	1-800-822-2610
Centre County Assistance Office	814-863-6571
Centre County Children and Youth Services.	814-355-6755
Centre County Office of Adult Services	814-355-6768
Centre County Office of Aging	814-355-6716
Centre County Veteran's Affairs	814-355-6812
Centre County Office of Transportation	814-355-6807
Centre County MH/ID/EI-D&A	814-355-6786
Centre County Youth Service Bureau	814-234-2100
Centre Volunteers in Medicine	814-231-4043
Housing Transitions	814-237-5508
Interfaith Human Services	814-234-7731
MidPenn Legal Services	1-800-326-9177
Salvation Army	814-861-1785

NOTES



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Michael Pipe, Chair Mark Higgins Steven Dershem

The Housing Resource Guide is prepared and managed by Centre County Government's Office of Adult Services.

The Office of Adult Services provides and monitors services for low-income adults and their families; including the disabled population. Our services focus on improving lives, providing tools towards selfsufficiency, and protecting those at their highest vulnerability.

Summit Park 3500 East College Ave., Suite 1200 State College, PA 16801

<u>Phone</u>: 814-355-6768 <u>Fax</u>: 814-355-8625

<u>Hours</u> Monday-Friday 8:30am-5:00pm

24/7 Community Help Line Information & Referral Services 1-800-494-2500