



Landlord Tool-Kit for Responding to COVID-19 Impacted Tenants

Too often, the tenant - landlord relationship can seem adversarial; crisis experienced by either can add tension to this relationship. But the reality is that before the pandemic and especially now, tenants and landlords need each other to be successful. We are all in this together.

The Housing Alliance's goal is to increase access to affordable housing opportunities for low-income households. We have learned through our work in advancing housing opportunities for low-income tenants that many landlords renting to low-income tenants are small investors and mom-and-pop shops with businesses operating on razor-thin margins.

The purpose of this tool-kit is to provide initial tools and resources for small- and large-scale landlords as they face unprecedented loss of rental income and uncertainty. There are some resources available to assist tenants but the timing of receipt of these resources is unclear. In the meantime, if tenants struggle to pay rent, many landlords may be unable to meet their own financial and operational obligations.

We surveyed landlords to gather common practices and strategies used in working with tenants unable to pay rent. We used this information to inform this toolkit.

Our goal is to provide a resource for landlords to foster productive and consistent communication with tenants. This solutions-focused approach guides how a landlord and tenant could proceed until rental assistance becomes available, the financial troubles of the tenant have resolved and/or rental arrears are satisfied.

In this tool-kit, you will find:

1. A template of a letter to be sent to tenants discussing ways in which you are reacting to COVID-19 pandemic and your process to work with tenants.
2. The latest information from the Consumer Finance Protection Bureau in regards to fair debt collection practices.
3. A template of a rent repayment plan that can be used to help create an agreement with the tenant on how to pay rent arrearages and/or rent payments during the tenant's financial hardship.
4. Information on the new Emergency Rental and Utility Assistance Program as well as additional resources for both landlords and tenants.

This tool-kit is not intended to tell landlords how to run their businesses nor should be considered legal advice. None of the enclosed documents are intended to change any of the terms or requirements established under the lease agreement between the parties nor waive or supplement any of the landlord's or tenant's rights or responsibilities under their existing lease agreement. The rental payment plan is meant to provide a means to help the tenant under the existing lease agreement, meeting their financial responsibilities to the landlord in a manner agreed to by both parties. We provide this information in the hope you can find a way to work with your tenants so that they may meet their rent obligations and remain safely housed.

<DATE>

<COMPANY NAME>

<ADDRESS>

Dear Valued Resident,

We <COMPANY NAME> are reaching out to touch base during these unusual and challenging times. We want to let you know that we see you as a partner in the effort to keep EVERYONE safe and at home. We recognize that while everyone has been impacted by this outbreak, some have been impacted more than others. We are asking for your continued assistance in reducing the spread of COVID-19 by wearing a mask, practicing social distancing and maintaining the communication that has made our business relationship so successful.

To that end, this letter lets residents know what steps <COMPANY NAME> is taking and to review our expectations with our residents.

Continued Communication with Tenants

We are all in this together and we are committed to working with our residents. In this current environment of preventing the spread of COVID 19, we are aware that many people are experiencing disruption to their work and loss of income. For some this is temporary, for others it is permanent, and for many it is still too soon to tell how long they will be impacted.

Because of the global COVID-19 pandemic, you may be eligible for temporary protection from eviction under Federal law. Learn the steps you should take now through www.cfpb.gov/eviction or call a housing counselor at 800-569-4287

If you already experienced a loss of income or think that you may be unable to pay rent in full in the near future, please contact us at <XXX-XXX-XXXX or name@company.com> as soon as possible. We are here to work with you.

For all of our valued residents who are not financially impacted, please be aware the full rent is due as outlined in your lease. We are all in this together and together we can get through this.

Limiting Exposure Responding to Maintenance Requests

To remind you all maintenance request should <STATE YOUR MAINTENANCE PROTOCOL>

Service requests are considered with regard for the safety of maintenance staff, contractors, and residents alike. Please still submit all requests, we will review and if an emergency, we will contact you with the steps we can all take to ensure safety during the repair.

Please Stay Safe

We are all impacted by this pandemic. If you find that you are in need, please ask for help. If you find that are able to help, please let your neighbors know. Please be kind to one another, check on one another, and support your neighbors as best as you can while still practicing social distancing.

Stay safe and stay home,

<ENTER NAME>

<CONTACT INFO>

Just in case you need them, here are some resources that are good to know

- PA Dept. of Human Services: Emergency Rental Assistance Program (ERAP) provides assistance to households that have experienced financial hardship and may be at risk of homelessness due to Covid-19.
 - <https://www.dhs.pa.gov/ERAP/Pages/ERAP.aspx>
 - Helpline: 1-800-692-7462
- PA United Way 211: Speak to a resource specialist about rent, utility, or food assistance.
 - Dial 211
 - Text your zip code to #898-211
 - Visit website at <https://www.uwp.org/pacovid/>
- Unemployment compensation: Check the state websites for which unemployment compensation you may be eligible for and then contact that program directly.
 - Visit website at <https://www.uc.pa.gov/Pages/default.aspx>
 - <https://www.uc.pa.gov/Pages/Contact-Us-UC-Benefits-Info.aspx>
- Consumer Finance Protection Bureau: Coronavirus resources
 - <https://www.consumerfinance.gov/coronavirus/>
- Behavioral Health Support and Referral
 - 24/7 Hotline 1-855-284-2494.
 - For TTY, dial 724-631-5600.
- Domestic Violence 24/7 Resources
 - National hotline: 1-800-799-SAFE (7233)
 - Text LOVEIS to 22522
 - PA Coalition Against Domestic Violence: <https://www.pcadv.org/>
- PA Health Department Information about COVID 19
 - 1-877-PA-HEALTH (1-877-724-3258)
 - <https://www.health.pa.gov/topics/disease/coronavirus/Pages/Coronavirus.aspx>



Housing Alliance
of Pennsylvania

The Housing Alliance of Pennsylvania is a statewide coalition working to provide leadership and a common voice for policies, practices and resources to ensure that all Pennsylvanians, especially those with low incomes, have access to safe, decent and affordable homes. We promote common sense solutions to balance Pennsylvania's housing market and increase the supply of safe, decent homes for low-income people.

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Talking Points for Communicating with Tenants

We recognize that for many landlords the preferred method of communication is through text messaging. Below are examples of short messages that can be sent to tenants through text to initiate conversations for addressing missed rent, repair requests, or other business needs. Please revise and change as best suits your business needs.

General Statements for updates

- We are asking for your continued assistance in reducing the impact of COVID-19
- We want to maintain the communication that has made our business relationship so successful
- As a valued resident, we want to share important updates with you and see if there is anything you need from us
- We are here to work with you
- We are all in this together and together we can get through this
- If you find that you are in need, please ask for help. If you find that you are able to help, please let your neighbors know
- Stay safe and stay home

Limiting Exposure Responding to Maintenance Requests:

- Maintenance request should be submitted <STATE YOUR POLICY>
- If a repair is necessary, we will contact you with instructions on social distancing steps to ensure your safety during the repair

For those unable to make rent

- We are all in this together and we are committed to working with our residents
- If you already experienced a loss of income or think that you may have a change to your income in the near future, please contact us at <XXX-XXX-XXXX or email@company.com> as soon as possible
- We are creating individual plans to work with those unable to make rent
- If you are struggling financially please call 1-800-692-7462 to learn more about the assistance you may be eligible for

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For those residents who are late with rent and have not communicated with landlord

- For all of our valued residents who are not financially impacted, please be aware the full rent is due as outlined in your lease
- If you are concerned about meeting your monthly rent payments, then please contact us, so that we can discuss the different options with you
- If you experienced a loss of income or think that you may have a trouble making rent in the near future, please contact us at <XXX-XXX-XXXX or email@company.com> as soon as possible

Just in case you need it here are some resources that are good to know

- PA Dept. of Human Services: Emergency Rental Assistance Program (ERAP) provides assistance to households that have experienced financial hardship and may be at risk of homelessness due to Covid-19.
 - <https://www.dhs.pa.gov/ERAP/Pages/ERAP.aspx>
 - Helpline: 1-800-692-7462
- PA United Way 211: Speak to a resource specialist about rent, utility, or food assistance.
 - Dial 211
 - Text your zip code to #898-211
 - Visit website at <https://www.uwp.org/pacovid/>
- Unemployment compensation: Check the state websites for which unemployment compensation you may be eligible for and then contact that program directly.
 - Visit website at <https://www.uc.pa.gov/Pages/default.aspx>
 - <https://www.uc.pa.gov/Pages/Contact-Us-UC-Benefits-Info.aspx>
- Consumer Finance Protection Bureau: Coronavirus resources
 - <https://www.consumerfinance.gov/coronavirus/>
- Behavioral Health Support and Referral
 - 24/7 Hotline 1-855-284-2494.
 - For TTY, dial 724-631-5600.
- Domestic Violence 24/7 Resources
 - National hotline: 1-800-799-SAFE (7233)
 - Text LOVEIS to 22522
 - PA Coalition Against Domestic Violence: <https://www.pcadv.org/>
- PA Health Department Information about COVID 19
 - 1-877-PA-HEALTH (1-877-724-3258)
 - <https://www.health.pa.gov/topics/disease/coronavirus/Pages/Coronavirus.aspx>



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Resources for Landlords Financially Impacted by COVID-19

For all resources, review the guidelines and requirements issued by the administering agency and consult with your lawyer and/or accountant to determine which resources you are eligible for and what is appropriate for your real estate business.

Some resources have limited funding for their programs and operate on a first come, first serve basis, so you need to act quickly. In addition, as of the publication of this document, these resources may no longer be available.

If you are experiencing financial difficulties due to COVID-19 or anticipate financial difficulties, reach out to your mortgage servicer immediately to find out what options are available to you.

State Resources

Emergency Rental and Utility Assistance

The Emergency Rental Assistance Program is available in every county in Pennsylvania to assist households unable to pay rent and utilities due to and/or during the COVID-19 pandemic. The state's [Dept. of Human Services](#) website allows tenants and landlords to apply or it will direct them to the administering agency within the specific county. If landlords apply on behalf of their tenants, they will need to collaborate with the tenants to submit necessary documentation and have the tenants sign-off on the applications. Program rules tend to differ by county.

Eligible households for assistance are defined as a renter household in which at least one or more individuals meet the following criteria:

- Qualifies for unemployment or has experienced a reduction in household income, incurred significant costs, or experienced a financial hardship due to COVID-19;
- Demonstrates a risk of experiencing homelessness or housing instability; and
- Has a household income at or below 80 percent of the area median.

Eligible uses of funds can cover past due and future payments on housing related costs for **up to twelve months plus an additional three months if necessary to stabilize the security of the household**. Those housing related cost can include:

- rent and rent arrears
- utility and utility arrears
- additional fees included in the lease
- related late fees
- application fees and security deposits
- mobile home lot rental fees
- rent-to-own arrangements
- transitional hotel/motel stays

Rental assistance provided to an eligible household cannot be duplicative of any other federally funded rental assistance already provided to the household.

Attorney General - PA CARE Packages

Under the 'PA CARE Package' initiative, banks and financial institutions will be working with the Pennsylvania Office of Attorney General's Bureau of Consumer Protection to offer additional important protections for consumers affected by the COVID-19 pandemic.

To commit to the 'PA CARE Package' initiative, financial institutions and banks must offer additional assistance to Pennsylvanians facing financial hardship due to impacts of the COVID-19 pandemic.

- Expansion of small and medium business loan availability
- 90-day grace period for mortgages (at least)

The banks that have signed on as of April 2021 include:

- PNC Bank
- Bank of America
- Clearview Federal Credit Union
- WSFS Bank
- First National Bank
- AgChoice Farm Credit
- Citizens Bank
- First Commonwealth Bank
- Ocean First Bank
- MC Bank
- Community Regional
- Dollar Bank
- Fulton Bank
- In First Bank
- Visions Federal Credit Union
- Flagship Credit Acceptance

Visit attorneygeneral.gov/COVID19 for an updated list of additional banks that join the initiative.

Federal Resources

Consumer Finance Protection Bureau- [Help for Landlords](#)

The COVID-19 pandemic has caused money struggles for both renters and landlords. You're an important part of the rental economy. If your rental income has fallen, you can take advantage of options to keep you in control of your property and your financial situation.

Small Business Administration (SBA) [Economic Injury Disaster Loan](#)

In response to the Coronavirus (COVID-19) pandemic, small business owners, including agricultural businesses, and nonprofit organizations in all U.S. states, Washington D.C., and territories can apply for an Economic Injury Disaster Loan.

The EIDL program is designed to provide economic relief to businesses that are currently experiencing a temporary loss of revenue due to COVID-19.

[SBA Debt Relief](#)

SBA is providing debt relief to existing SBA loan borrowers during the COVID-19 pandemic.

[SBA- Cross Program Eligibility on SBA Coronavirus Relief Options](#)

The above link is a summary of criteria that must be met when considering different funding options from the SBA.

[Federal Housing Finance Agency- COVID-19 Information and Resources](#)

For both owner occupied and rental housing, if your ability to pay your mortgage is impacted, and your loan is owned by Fannie Mae or Freddie Mac, you may be eligible to delay making your monthly mortgage payments for a temporary period, during which you won't incur late fees and foreclosure and other legal proceedings will be suspended.

To look up whether you have a Fannie Mae or Freddie Mac backed mortgage please use these look up tools.

- Fannie Mae: <https://www.knowyouroptions.com/loanlookup>
- Freddie Mac: <https://ww3.freddiemac.com/loanlookup/>

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Resources for Tenants Being Impacted by COVID-19

Emergency Rental and Utility Assistance

Helpline: 1-800-692-7462

The Emergency Rental Assistance Program is available in every county in Pennsylvania to assist households unable to pay rent and utilities due to the COVID-19 pandemic. The state's [Dept. of Human Services](#) website allows tenants and landlords to apply or it will direct them to the administering agency within the specific county. If landlords apply on behalf of their tenants, they will need to collaborate with the tenants to submit necessary documentation and have the tenants sign-off on the applications. Program rules tend to differ by county.

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- additional fees included in the lease
- related late fees
- application fees and security deposits
- mobile home lot rental fees
- rent-to-own arrangements

Rental assistance provided to an eligible household cannot be duplicative of any other federally funded rental assistance already provided to the household.

Learn the steps you should take now through
<https://www.consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/renter-protections/> or call a housing counselor at 800-569-4287

Other Helpful Resources

- PA United Way 211: Speak to a resource specialist about rent, utility, or food assistance
 - Dial 211
 - Text your zip code to #898-211
 - Visit website at <https://www.uwp.org/pacovid/>
- Unemployment compensation: Check the state websites for which unemployment compensation you may be eligible for and then contact that program directly.
 - Visit website at <https://www.uc.pa.gov/Pages/default.aspx>
 - <https://www.uc.pa.gov/Pages/Contact-Us-UC-Benefits-Info.aspx>
- Pennsylvania Attorney General COVID Rights & Resources
 - <https://www.attorneygeneral.gov/covid-rights/>
- Consumer Finance Protection Bureau: Coronavirus Resources
 - <https://www.consumerfinance.gov/coronavirus/>
- Behavioral Health Support and Referral
 - 24/7 Hotline 1-855-284-2494
 - For TTY, dial 724-631-5600
- Domestic Violence 24/7 Resources
 - National hotline: 1-800-799-SAFE (7233)
 - Text LOVEIS to 22522
 - PA Coalition Against Domestic Violence: <https://www.pcadv.org/>
- PA Health Department Information about COVID 19
 - 1-877-PA-HEALTH (1-877-724-3258)
 - <https://www.health.pa.gov/topics/disease/coronavirus/Pages/Coronavirus.aspx>
- Responding to COVID 19 in Pennsylvania
 - <https://www.pa.gov/guides/responding-to-covid-19/>

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EMERGENCY RENTAL ASSISTANCE PROGRAM (ERAP)

DO YOU NEED HELP WITH RENT AND UTILITIES?

If you lost a job or income because of COVID-19 and rent your home, assistance may be available. The Emergency Rental Assistance Program (ERAP) can cover rent and utility arrears accrued since March 2020, upcoming rent and utility costs, rehousing costs, and other costs related to housing.

WHERE CAN I APPLY?

Go to dhs.pa.gov/erap and use the County Application Finder to learn how to apply for ERAP in your county. Paper applications are available in seven languages online, and they can be returned to your county's ERAP office.

WHO CAN I CALL FOR HELP APPLYING?

Go to dhs.pa.gov/erap

Use the County Application Finder to find your county ERAP office. Your local Community Action Agency or United Way (2-1-1) can also help you find help near you.

What Do I Need to Apply?

- Basic information like your name, address, contact information, and the number of people in your household
- Your landlord or property manager's name and contact information
- Your utility provider's information and your account numbers
- Income information for you and anyone else in your household who has an income. You should know the source(s) of that income, like wages from a job, unemployment, Social Security/SSI, etc.
- Your monthly household expenses and how much you owe, if you have arrears

What Documents Do I Need?

Be prepared to show a few documents to verify eligibility

- Proof of identity
- Proof of lost employment or income like an unemployment qualification or benefits or pay statements
- Proof of income for anyone in your household over age 18. This can include paystubs, W-2s, tax filings, unemployment qualification or benefits.
- Proof of monthly rent or arrears owed
- Proof of utility costs or arrears owed
- Proof of other housing costs incurred due to COVID-19.

Photocopies, digital photographs of documents, and emails or attestations from an employer, landlord, or utility provider are accepted. If you're applying through COMPASS, these documents can be uploaded directly with your application. If documents are not available, your county ERAP office can work with you sign a written statement.

EMERGENCY RENTAL ASSISTANCE PROGRAM (ERAP)

APPLICATION MATERIALS

TO APPLY FOR ERAP, CLIENTS MUST PROVIDE BASIC INFORMATION AND DOCUMENTATION TO VERIFY IDENTITY AND ELIGIBILITY.



Basic Information

- Basic information such as name, address, contact information, and the number of people in their household
- Landlord or property manager's name and contact information
- Utility provider's information and your account numbers
- Income information for the applicant and anyone else in the household who has an income. They should know the source(s) of that income, such as wages from a job, unemployment, pensions, Social Security/SSI, etc.
- Monthly household expenses and how much is owed, if they have arrears

Supporting Documents

Clients must be prepared to show a few documents to verify eligibility, including:

- Proof of identity
- Lease agreement
- Proof of lost employment or income such as an unemployment qualification or benefits or pay statements
- Proof of income for anyone in the household over age 18. This can include paystubs, W-2s, tax filings, unemployment qualification or benefits, etc.
- Proof of monthly rent or arrears owed
- Proof of utility costs or arrears owed
- Proof of other housing costs incurred due to COVID-19

Photocopies, digital photographs of documents, and emails or attestations from an employer, landlord, or utility provider are accepted. If applying through COMPASS, these documents can be uploaded directly with the application.

If documents are not available, your county ERAP office can work with you sign a written statement.



Resident Name:

Address :

Rent Payment Plan Agreement

Rental Company Name:

Date Form Completed:

Form Completed By (Name):

_____ is committed to supporting individuals and families in remaining in their homes. Due to complex circumstances beyond a resident's control and limited resources related to a loss or reduction in employment due to the COVID-19 pandemic, we recognize that residents may find themselves unable to make rental payments in a timely manner.

We see this Rental Payment Plan as a way for us, the Property Owner/Manager to work with residents in a proactive way to foster respectful and consistent communication and have a solutions focused approach to guide how we both should proceed until the financial troubles of the resident have resolved and rental arrears are satisfied.

Resident Information

Resident Name:

Resident Physical Address:

Resident Phone:

Resident Email:

Preferred method of contact:

Preferred method to receive messages:

Status of the Lease

Monthly Rent:

Security deposit:

Date Tenant moved in:

Date Lease is up for renewal:

Resident Name:

Address :

Income Status of the Resident

Have you experienced any of the following?

- Total loss of employment income Reduced hours at work Neither

How much has your total monthly income reduced or are you expecting it to reduce (including salaries, pension, SSI, child support, etc..)?

- Less than 50% 50% to 75% 75% to 100%

How long do you expect to see your income impacted?

- 2-3 months 3+ months Indefinitely Don't know yet

Are you able to pay a partial payment?

- No Yes, by how much: 1/3 1/2 Other:

Have you applied for unemployment insurance or other public assistance?

- No Yes In process

Have you applied for rental assistance through a government office or non-profit?

- No Yes In process

To be completed by Property Owner:

Steps taken in agreement with resident (Select all that apply)

- Waived late fees
- Waived penalty for ending lease early
- Forgive \$_____ of rent for a period of ____ months
- Reduce rent by \$_____ for ____ months
- If a balance, divide amount due across __ months to be paid monthly
- Use the \$_____ from the security deposit towards rental arrear
- Rent paid _____ days early will be receive a credit of \$_____
- Other Arrangements to work/barter with resident (ex. forgiving rent for maintenance/cleaning services completed by resident):

Resident Name:

Address :

Modified Rent Schedule

As noted above Rent will be:

<input type="checkbox"/> Reduced by: \$ _____	<input type="checkbox"/> Deferred for: _____ Months	<input type="checkbox"/> Forgiven for: _____ Months
--------------------------------------------------	--------------------------------------------------------	--------------------------------------------------------

- Rent Amount of \$ _____ is scheduled to begin on _____ and is valid for _____ months.
- Total amount of arrearage balance due is \$ _____ no later than _____
- Monthly Balance Due Payments of _____ are due to begin on _____ and should be submitted:
 - With rent in a single payment of \$ _____.
 - As a separate payment of \$ _____ due on _____ day of the month.
- We will accept complete balance due payments at any time without penalty

****Rent payments not covered in this modified schedule should be due according to the original lease agreement. Failure to abide by this Schedule may result in penalty up to and including eviction action****

Communication Plan

To ensure that both Resident and Property Owner/Manager are able to fulfill the agreement outlined above, there will be regularly scheduled Check-ins to update each other on changes that may impact the above agreed upon plan and allow adjustments to be made on as needed basis.

Resident provides updates to Owner/Designee :

_____ time/s per month on _____ day/s of the month

Resident Name:

Address :

****This document does not change any of the terms or requirements established under the Lease Agreement between the Parties. This document is intended to provide short term relief to the Resident and does not waive or supplement any of the Property Owner's or Resident's rights or responsibilities under that Lease Agreement.****

Resident:

Signature

Date

Property
Owner/Manager:

Signature

Date

To be completed by Property Owner:

Date	Contact Notes/Updates from Resident

Resident Name:

Address :

****This document does not change any of the terms or requirements established under the Lease Agreement between the Parties. This document is intended to provide short term relief to the Resident and does not waive or supplement any of the Property Owner's or Resident's rights or responsibilities under that Lease Agreement.****

Resident:

Signature

Date

Property
Owner/Manager:

Signature

Date

To be completed by Property Owner:

Date	Contact Notes/Updates from Resident



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Landlord-Tenant Mediation in Pennsylvania

The Housing Alliance of Pennsylvania

What is Mediation?

Mediation explores a conflict from both sides and empowers the parties to resolve the conflict. The mediator is a specially trained neutral party, who does not resolve a dispute for others, but helps the disputing parties resolve it themselves by supporting their constructive dialogue and interaction towards a mutually agreeable resolution.

Mediation as an Alternative to Eviction

Too often the relationships between tenants and landlords can seem adversarial and crisis experienced by either can add tension to this relationship. But the reality is that before the COVID-19 pandemic and especially now, tenants and landlords need each other to be successful. Mediation is nimble and flexible to meet the complexity of landlord tenant disputes, and it is flexible in the communities and scale in which it can operate. It is a model that is used at the community level across the country. Prior to the pandemic, communities reported disputes came to positive resolution rates in up to 80% of cases. When combined with emergency rental assistance, landlord tenant mediation, is a holistic approach to stabilize landlord-tenant relationships and preserve a tenant's rental housing, especially during the COVID-19 pandemic.

Landlord Tenant Mediation Programs are Available in Pennsylvania

The Housing Alliance of Pennsylvania is working to prevent eviction by promoting mediation programs to stabilize renter households and prevent evictions. Today, there are 12 landlord tenant mediation programs across 15 counties. A directory of the 12 programs and their contact information is included on the next page. The Housing Alliance encourages all landlords who have access to mediation programs in their county to use them and benefit from them.






Housing Alliance
of Pennsylvania

Directory of Landlord Tenant Mediation Programs in Pennsylvania

Allegheny County

Just Mediation Pittsburgh

 justmediationpgh.org
 412-228-0730
 info@justmediationpgh.org

Eligibility: Must have an income level below 80% Area Median Income




Lancaster County

Advoz – Mediation and Restorative Practices

 <https://advoz.org/landlord-tenant-mediation/>
 717-397-2404
 info@advoz.org




Blair County

Family Services, Inc. – Landlord Tenant Mediation

 <https://www.blaircap.org/landlord-tenant-mediation-program/>
 814-944-3583 ext.324
 info@familyservicesinc.net




Lycoming, Clinton and Tioga Counties

Lycoming Law Association Foundation

 Contact via phone number or email
address 570-220-5136 (**inactive**)

 Contact Danna Rich-Collins at DRich-Collins@northpennlegal.org




Centre County

Center for Alternatives in Community Justice

 https://www.cacj.us/about_us
 814-234-1059
 cacj@cacj.us or contact Evelyn Wald at ewald@cacj.us

Monroe County




Pocono Mountains United Way

 <https://poconounitedway.org/new-free-eviction-mediation-program-for-monroe-county/>
 570-261-8023
 Contact Linda Paugh at mediation@PoconoUnitedWay.org

Eligibility: People with incomes below 200% of the Federal Poverty Level




Dauphin County

Dauphin County Bar Association

 Contact via phone number or email address
 724-437-6050 ext. 3213
 Contact Sandy Ballard at sandy@dcba-pa.org

Northampton County

Community Mediation and Eviction Diversion Program

 **City of Easton:** call Project of Easton at 610-248-1100 ext.13
 **Bethlehem area:** call New Bethany Ministries at
610-691-603 ext. 217
 **All other municipalities of Northampton County:**
Third Street Alliance at 610-438-1244 or
Easton Area Neighborhood Center at 610-253-4253


Fayette County

Fayette County Community Action Agency, Inc.

 Contact via phone number or email address
 724-437-6050 ext. 3213
 Contact Rita Masi at rmasi@fccaa.org




Philadelphia County

Good Shepherd Mediation Program

 <https://www.phillymediators.org/>
 215-843-5413
 intake@phillymediators.org

Lackawanna County

Lackawanna Cares Mediation Program

 Contact via phone number or email address
 570-963-6830 ext. 1375
 Contact Sandra Opshinsky at
opshinsky@lackawannacounty.org

Union and Snyder Counties

Susquehanna Valley Mediation

 <https://www.svmediation.org/landlord-tenant-mediation>
 570-274-1718
 casecoordinator@svmediation.org

8 Things You Can Do to Avoid Termination

5 Ask for a Payment Agreement

As a last resort, if you cannot otherwise get enough assistance by enrolling in a Universal Service Program (CAP), LIHEAP, or a Hardship Fund, you can request that the utility give you a payment agreement.

If you already have a payment agreement with the utility and you fall behind, ask for the “catch up” amount. The catch-up amount may be lower than what the utility is now demanding.

7 Apply for Weatherization Assistance to Reduce Your Usage

Low income customers can access FREE weatherization services to help reduce your overall bill. This program is called the Low Income Usage Reduction Program (LIURP).

Assistance is available to home owners and renters (with landlord permission).

8 Consider Bankruptcy

If you owe a lot of money to a utility and you cannot get an affordable agreement, bankruptcy may be your best option to relieve you of debt and keep your utility services connected.

Call your local legal services provider for help.

6 Make a Complaint with the Public Utility Commission (PUC)

The PUC watches over the utilities.

You can make a complaint if:

- You think your bill is wrong
- The utility refuses to give you a payment agreement
- You are denied a medical certificate
- You were denied protections available because you have a PFA or other court order with evidence of domestic violence
- Your application for an assistance program (such as CAP or Hardship Funds) was denied
- You were not given proper notice of a termination
- Other claims against the utility may also be raised before the PUC

Call 1-800-692-7380 to make your complaint.

A utility cannot shut off your service while a complaint is pending before the PUC. However, you are responsible for paying undisputed bills while the PUC looks into your complaint.

[Pennsylvania Utility Law Project](#)

118 Locust Street

Harrisburg, PA 17101

Are you facing a utility shutoff? Pennsylvania residents may be eligible for free help.

Search for your local legal aid program:

<https://palegalaid.net/legal-aid-providers-in-pa>

Or, call our toll-free hotline at [1-844-645-2500](tel:1-844-645-2500) or email us at utilityhotline@palegalaid.net



2020-2021 LIHEAP Fact Sheet

Opens November 2, 2020
Closes April 9, 2021

Apply: 1-866-857-7095
<https://www.compass.state.pa.us>



Cash Grants

A cash grant provides grant assistance to help pay home heating costs.

Grant Amount: \$200 - \$1000

Eligibility:

- Income at or below 150% of the Federal Poverty Level (see chart)
- Responsible for primary or supplemental heat*
- Includes renters who pay for heat as part of rent, even if they do not have a utility account
- Pennsylvania resident

Emergency Heating System Repair

Provides emergency furnace repair or replacement, and other weatherization and energy efficiency measures to help reduce energy usage and improve home safety and comfort.

Eligibility:

- Income at or below 150% of the Federal Poverty Level (see chart)
- Responsible for the main source of heat
- Tenants may apply, but landlord permission may be required
- Pennsylvania resident

Crisis Grants

A crisis grant provides emergency grant assistance to stop a utility shutoff or if you are almost out of fuel.

Grant Amount: \$25 - \$800

Eligibility:

- Income at or below 150% of the Federal Poverty Level (see chart)
- Responsible for primary, secondary, or supplemental heat*
- Home heating emergency: At risk of termination, already off, or 15 days or less of fuel
- Grant must be sufficient to stop the termination, reconnect service, or get a fuel delivery
- Pennsylvania resident

Household Income Limits

Household Size	150% FPL
1	\$19,140
2	\$25,860
3	\$32,580
4	\$39,300

Each additional person add: \$6,720

*Is your heating responsibility Primary, Secondary, or Supplemental?

- Primary heat is the type of energy used most by the applicant.
- Secondary heat is the type of energy used to operate the primary heat source. For example, when a secondary utility is necessary to operate the primary heating system, such as needing electricity to operate a gas furnace.
- Supplemental heat is the type of heat you use when the main source of heat is inadequate. For example, if you rely on electric space heaters because your gas furnace doesn't work, then electricity is your supplemental heating source.

Folleto de LIHEAP (*Programa de Asistencia de Energía para Hogares de Bajos Ingresos*) 2020-2021

Se abre: 2 de noviembre 2020

Se cierra: 9 de abril 2021

Aplicar aquí: 1-866-857-7095

<https://www.compass.state.pa.us>



Ayuda con el pago de sus cuentas

Asistencia de subvención para ayudar a pagar los costos de calefacción del hogar.

La cantidad del subsidio: \$200 - \$1000

Elegibilidad:

- Ingresos al 150% o menos del índice Federal de Pobreza (FPL). (Ver la gráfica)
- Responsable para el sistema de calefacción primario o secundario*
- Incluye los inquilinos que pagan la calefacción como parte del alquiler, incluso si no los tienen una cuenta de los servicios públicos
- Residente de Pensilvania

Reparaciones en el hogar relacionadas con climatización y energía

Proporciona reparación o reemplazo del horno, y otras medidas de climatización y eficiencia energética para ayudar a reducir el uso de energía y mejorar la seguridad y el confort en el hogar.

Elegibilidad:

- Ingresos al 150% o menos del índice Federal de Pobreza (FPL). (Ver la gráfica)
- Responsable para el sistema de calefacción primario
- Los inquilinos pueden solicitar, pero el permiso del propietario puede ser requerido
- Residente de Pensilvania

Ayuda en caso de crisis de energía

Una subvención de crisis proporciona asistencia de subvención de emergencia para detener el cierre de una empresa de servicios públicos o si casi se queda sin combustible.

La cantidad del subsidio: \$25 - \$800

Elegibilidad:

- Ingresos al 150% o menos del índice Federal de Pobreza (FPL). (Ver la gráfica)
- Responsable para el sistema de calefacción primario, secundario o suplementario*
- Emergencia por energía: En riesgo de desconexión, ya desconectado, o 15 días o menos de combustible
- La subvención debe ser suficiente para detener la desconexión, volver a conectar el servicio u obtener una entrega de combustible
- Residente de Pensilvania

Límites de ingresos de los hogares

Tamaño del hogar	150% FPL
1	\$19,140
2	\$25,860
3	\$32,580
4	\$39,300

Cada persona adicional añadir: \$6,720

*¿Su responsabilidad de calefacción es primaria, secundaria o suplementaria?

El calor primario es el tipo de energía más utilizado por el solicitante. El calor secundario es el tipo de energía utilizada para operar la fuente de calor primaria. Por ejemplo, cuando una empresa de servicios públicos secundaria es necesaria para operar el sistema de calefacción primaria, como la necesidad de electricidad para operar un horno de gas. El calor suplementario es el tipo de calor que se utiliza cuando la fuente principal de calor es inadecuada. Por ejemplo, si usted confía en calentadores de espacio eléctrico porque su horno de gas no funciona, entonces la electricidad es su fuente de calefacción suplementaria.