

Be ²⁰²² UtilityWise

Universal Service & Conservation Programs



All Customer Assistance Programs (CAPs) included in this program are subject to modifications due to changes currently under way in Universal Service Plans.

Included in this Booklet:

Advantage Credit Counseling	PA American Water
CCI Center	PA Public Utility Commission
Columbia Gas	Peoples Gas
COMPASS	<i>(formerly Peoples TWP)</i>
Department Of Human Services	Peoples Natural Gas
Dollar Energy Fund	Pittsburgh Financial
Duquesne Light	Empowerment Center
Fayette County Community Action	Pittsburgh Water & Sewer Authority
Holy Family Institute	SNAP & Pittsburgh Food Bank
PA Homeowners Assistance Fund	Poverty Guidelines
	West Penn Power/FirstEnergy Company
	211 United Way

“Partnering to Promote Consumer Awareness, Education, and Healthy Living in Pennsylvania”



Pennsylvania Public Utility Commission Outreach and Education Services



The PUC's Office of Communications offers statewide utility Education and Outreach Services. Our dedicated outreach and education team are an essential component in our community by providing tools, utility resources and education services. Our mission and goal is to increase awareness and understanding of the many utility programs and services available to consumers.



The outreach and education team partners with a variety of community groups, state government agencies, legislators, human service providers, utility companies, community based organizations, and many other interested stakeholders to help educate, share many useful tools, resources and programs to help consumers make informed utility choices.



Educational programs, workshops, seminars, forums, roundtable discussions, training sessions and conferences are available on a variety of utility topics and are tailored to reach each audience.



These educational topics and programs include:

- PUC Regulations
- PUC Consumer Protections & Complaint Process
- How to Prepare for Public Input Hearings
- PAPowerSwitch
- PAGasSwitch
- Prepare Now
- Be Utility Wise Events
- Limited-Income Customer Assistance Programs
- Ways to Save Energy
- Energy Efficiency Programs
- PUC Educational Games
- PUC Utility Careers
- Other Utility-Related Programs and Services

For Further Information, Contact the Public Utility Commission:

Write

PA Public Utility Commission
Bureau of Consumer Services
400 North Street
Harrisburg, PA 17120

Call

1-800-692-7380
For people with speech or hearing
loss, dial 7-1-1 (Telecommunications
RelayService)

Website

www.puc.pa.gov

Email

consumered@pa.gov





TAKE CHARGE

of your electric bill.

In Pennsylvania, you have the power to switch your electric supplier and gain greater control over your electric bill. You can switch to the supplier who offers the lowest price, or choose a supplier who provides a specific service you want, such as **green/renewable energy**.



SHOP



SWITCH



SAVE

PAPowerSwitch 
Pennsylvania Public Utility Commission
PAPowerSwitch.com

Contact the Pennsylvania Public Utility Commission at 1-800-692-7380.

Be Utility Wise

Fayette County Community Action Agency, Inc. sincerely appreciates the hard work and dedication you've so generously provided to our community.

We wish you continued success in your future work.

Fayette County Community Action Agency, Inc.

108 North Beeson Blvd. • Uniontown, PA 15401 • 724-437-6050 • www.fccaa.org

*FCCAA houses over 70 Programs
and Services located
in the Campus of Services.*

Services Include:

- Community Training Institute (CTI)
- Housing Services
- Utility Programs
- First-Time Homeownership
- Family Resource Center
- Budget Counseling
- Nutrition Education
- Women, Infants, Children (WIC)
- Aging Services
- Parenting Information
- Adult Day Care Services
- Food Bank
- Nurse Family Partnership
- Advocacy & Support
- Nutrition Education Program
- Retired Senior Volunteer Program



*“Helping people. Changing Lives.”
For over 50 years in Fayette County.*



- **DUQUESNE LIGHT CO.** -

CAP-Customer Assistance Program

- Income Eligibility < 150% of poverty.
- Account holder must be an adult residing in the home.
- The program is a Percent of Income Payment Plan (PIPP)

Income (% FPL)	Non-Electric Heating	Electric Heating
Up to 50%	2%	6%
51% - 100%	4%	10%
101 – 150%	4%	10%

Income Tier (% of FPL)	Maximum Annual CAP Discount	
	Non-Heating Customers	Electric Heating Customers
0-50%	\$1,700	\$2,500
51%-100%	\$1,500	\$2,000
101%-150%	\$1,000	\$1,400

- Income eligibility \leq 150% poverty (some exceptions \leq 200%).
 - ◇ Homeowner or renter with landlord approval.
 - ◇ Base load usage must be 500kwh or greater.
 - High Use threshold will be waived for customers who have reached their Maximum CAP Discount.
 - ◇ Residency > 6 months unless:
 - Base load usage & residency requirement for allelectric heat customers who are homeowners will be waived.
 - Residency requirement will be waived for residential service CAP customers who are homeowners.
- Program Process & Installation Measures
 - ◇ Walk through audit.
 - ◇ Provide energy education.
 - ◇ Determination of Smart Comfort measures to provide. Standard measures include light emitting diode (LED) bulbs, refrigerators and freezers, electric hot water tanks, window air conditioners, home insulation and more.

Hardship Fund

Duquesne Light partners with Dollar Energy to offer a hardship program for customers to help them manage their energy burdens. This grant is available to customers at or below 300% of the Federal Poverty Income Guidelines.

CARES - Customer Assistance Referral Evaluation Service

- Help customers experiencing payment hardships to manage their electric bills by providing them with information, resources and encouragement.
- Make referrals to company and community assistance programs.
- Act as an internal advocate for payment-troubled customers.

For information about any of these programs, visit us online at DuquesneLight.com/CAP or call: 1-888-393-7600



Duquesne Light's Act 129 program helps customers conserve energy and reduce demand while lowering their electricity costs as the company, consistent with its longstanding commitment to the environment, works to meet energy consumption and demand reductions established in statewide legislation, ACT 129.

Below are brief summaries of the major programs. For full details go to www.wattchoices.com or call 1-886-787-5237.

REBATES Savings on Energy Star appliances, air conditioners, and much more, plus instant savings on light emitting diode (LED) bulbs.

ONLINE HOME ENERGY AUDIT A detailed, interactive analysis of how customers can save energy and money. Participants also will receive a complimentary energy efficiency kit.

REFRIGERATOR & FREEZER RECYCLING Receive a check for \$50 as well as free disposal of your old refrigerator or freezer.

WHOLE HOUSE-ENERGY AUDIT Take advantage of a professional energy audit and learn how you can make your home more comfortable, reduce electricity usage, and save money. Eligible customers can receive the audit at no cost.

LOW-INCOME PROGRAM Reaching out, via public service agencies, to help all customers gain the benefits of saving energy.

IF YOU DON'T HAVE WEB ACCESS ...

Please call for more information on the following programs:

- Residential Rebate Program: 1-866-787-5237
- Refrigerator/Freezer Recycling Program: 1-800-257-2510
- Whole-House Energy Audit: 1-888-998-9478
- Low-Income Program: 1-866-282-3147

HAVING TROUBLE PAYING YOUR MONTHLY BILLS?

We're here to help.



WE KEEP LIFE FLOWING®



These are unprecedented times marked with uncertainty. But one thing has not changed—our unwavering commitment to our communities and to keeping the water and life flowing for our customers.

One way we do this is through our customer assistance programs. If you're experiencing financial hardship as a result of COVID-19 or other circumstances, please reach out to us. We may be able to assist. Here are some of the programs we offer to help keep your life flowing:

FINANCIAL ASSISTANCE

For 30 years, Pennsylvania American Water has been assisting customers who qualify through its H2O Help to Others Program™. The program offers three main services:

- **Water and/or wastewater grants of up to \$500 per year**
 - Income guidelines at or below 200 percent of the Federal Poverty Income Guidelines (FPIG).
 - Applicants must have made a sincere effort to pay their bill.*
 - Grant may not cover the recipient's entire water and/or wastewater bill.

**The good faith payment requirement has been waived until Feb. 25, 2022 as part of the company's COVID-19 relief measures.*



Our customers are at the center of everything we do. We never forget that at the end of every water pipe, there's a family depending on us to provide this important and essential service.

Mike Doran, President
Pennsylvania American
Water

- **An 85 percent discount on the monthly water service fee; 10 percent discount on the monthly volumetric water charges; and/or a 30 percent discount on the total wastewater charges.**
 - Income guidelines at or below 150 percent of the FPIG.
- **Water-saving devices and education.** The kit includes a low-flow shower head, faucet aerators, toilet tank fill cycle diverter, leak detection tablets, and an educational booklet that explains how to install the devices and provides helpful indoor and outdoor water saving tips.

Learn more online. Under **Customer Service & Billing**, select **Customer Assistance Programs**. To see if you qualify, contact the Dollar Energy Fund, our program administrator, at 1-888-282-6816.

INSTALLMENT PLANS

You may be eligible for an installment plan to extend the time you have to pay a past due balance. Installment plans vary based on your past due amount and the information you provide to us about your ability to pay. We collect this information, including household income and number of people in your household, to determine what options we can provide to you.

BUDGET BILLING

Budget billing is a free service that is available to eligible residential customers. The program makes managing your cash flow easier by providing predictable monthly payments and avoiding unplanned seasonal spikes that may be difficult to pay.

WATER SAVING TIPS AND TOOLS

We offer tips and tools to help customers save water and money:

- **Leak Detection Kit** to help identify common and not-so-common household leaks.
- **Conservation Tips**
- **Water Use Calculator**, which allows you to input water use information specific to your household and offers tips on where you can save water and energy based on that information.

Visit pennsylvaniaamwater.com. Under **Water Information**, select **Detecting Leaks** and **Wise Water Use**.



Columbia Gas[®] of Pennsylvania

A NiSource Company

CAP- Customer Assistance Program

- Income eligibility: 150% of (FPIG)
- CAP payments will be calculated as follows:
 - ◊ 7% or 9% of the total household monthly income + co-pay
 - ⇒ Zero to 110% of poverty level = 7% + \$5 + \$3
 - ⇒ 111% to 150% of poverty level = 9% + \$5 + \$3, or
 - ◊ One half of Promoted Budget plus \$5 + \$3, or
 - ◊ Average of past 12 months of payments, + \$5 + \$3
(\$5 co-pay exists while an account balance remains)
- Enrollment requirements:
 - ◊ Must be payment-troubled, (difficulty paying their bill).
 - ◊ Must have a single dwelling, residential heating account.
 - ◊ Customer must be residing in the home or apartment.
 - ◊ Base budget must be higher than the calculated CAP budget.

WarmWise LIURP-Low Income Usage Reduction Program

- Income eligibility \leq 150% FPIG-some exceptions \leq 200%
 - ◊ Homeowner **or** tenants must have landlord approval
 - ◊ Single family, residential heat
 - ◊ CAP customers, with high consumption, have preference.
 - ◊ Must have uninterrupted service for prior 12 months.
 - ◊ 170 therms, or higher, over the 5 coldest months in a year
- Conservation Measures (as recommended)
 - ◊ Energy audit, clean & check and inspection of gas furnace/water heater
 - ◊ Attic and sidewall insulation
 - ◊ Caulking, weather stripping and air-sealing
 - ◊ Furnace/water heater repair or replacement, as necessary
(home owners only)

(Columbia Gas-continued)

CARES - Customer Assistance Referral Evaluation Service

- Personal assistance during **temporary** hardship for customers with special needs due to age, disability, illness or crisis situation. This is not a grant program but offers temporary, affordable payment plans. Other services include advocacy, budget counseling and referrals to community resources.

SDAF - Security Deposit Assistance Fund

- SDAF is a fuel fund offering financial assistance to customers with income between 151% and 250% of the FPIG, when a security deposit is required for establishing utility service. Grants are awarded on a first come first serve basis and may be sought only once during a 12 month program year.

WarmWise - Audits & Rebates

- Audits & Rebates offer a free home energy audit and an energy efficiency plan with estimated cost-savings to customers with incomes \leq 250% of the FPIG. A programmable thermostat and up to \$1,800 in up-front rebates may be available. Energy-saving resource information is also offered. Audits are available on a first come first served basis.

ERP - Emergency Repair Program

- ERP offers financial assistance, in emergency situations, to repair or replace unsafe natural gas furnaces, water heaters or, service/house lines. Available to low-income residential heat customers, who own and are living in their home. Income eligibility \leq 150% of FPIG.

For information about any of these programs, please call:

1-800-537-7431



PEOPLES

CAP - Customer Assistance Program

- Income eligibility :\$ 200% of poverty
- CAP payments will be based on 8%, 9%, 10% or 11% of the total household monthly income.
- Enrollment requirements:
 - ◇ Must be a heating account.
 - ◇ Single dwelling unit.
 - ◇ Customer must be a resident in the home.
 - ◇ If income between 151%-200% must have significant account balance.

LIURP- Low Income Usage Reduction Program

- Income eligibility :\$ 150% FPL some exceptions :\$ 200%
 - ◇ Must be the homeowner or have landlord approval.
 - ◇ Single family, residential heat.
 - ◇ CAP customers have preference.
 - ◇ Usage above 140 *MCFNR*
 - ◇ Must have had service for 12 consecutive months.
- Conservation Measures
 - ◇ Attic and sidewall insulation
 - ◇ Caulking and weather stripping.
 - ◇ Heating assistance for furnace repair or replacement when necessary.

CARES - Customer Assistance Referral Evaluation Service

- Customers with special needs such as elderly, handicapped, serious medical condition, mental health condition, learning disability, recent unemployment, single parent issues or a valid Protection from Abuse Order.
- Third Party Notification-Allows customers to designate a third party to be notified of any pending termination action.
- Eligible customers receive assessments, referrals and assistance as appropriate.

For information about any of these programs. lease call:

1-800-400-WARM (9276)



Peoples Gas

(Formerly Peoples TWP)

CAP- Customer Assistance Program

- Income Eligibility :S 200% of poverty.
- CAP payments will be based on 8%,9%,10% or 11% of the total household monthly income.
- Enrollment requirements:
 - ◇ Must be a heating account.
 - ◇ Single dwelling unit.
 - ◇ Customer must be a resident in the home.
 - ◇ If income between 151%-200% must have significant account balance.

LIURP - Low Income Usage Reduction Program

- Income eligibility :S 150% FPL some exceptions :S 200%
 - ◇ Must be the homeowner or have landlord approval.
 - ◇ Single family, residential heat.
 - ◇ CAP customers have preference.
 - ◇ Usage above 120 *MCFNR*
 - ◇ Must have had service for 12 consecutive months.
 - Conservation Measures
 - ◇ Attic and sidewall insulation
 - ◇ Caulking and weather stripping.
- Heating assistance for furnace repair or replacement when necessary

CARES - Customer Assistance Referral Evaluation Service

- Not a grant program.
- Customers with special needs such as elderly, handicapped, serious medical condition, mental health condition, learning disability, recent unemployment, single parent issues or a valid Protection from Abuse Order.
- Third Party Notification-Allows customers to designate a third party to be notified of any pending termination action.
- Eligible customers receive assessments, referrals and assistance as appropriate.

**For information about any of these programs, please call:
1-800-400-WARM (9276)**



PCAP - Pennsylvania Customer Assistance Program

PCAP is designed to help income qualified residential customers maintain electric service and eliminate their past-due balance.

PCAP Eligibility

- Must have an active residential electric account.
- Must have a gross household income at or below 150% of the Federal Poverty Guidelines.
- Must provide annual verification of income and identification of all household members.
- Must participate in LIHEAP and WARM, if eligible.
- The person whose name is on the electric account must live in the household.

The program may provide one or all of the following benefits:

- A monthly credit toward the electric bill
- A one-time opportunity to have the current account balance set aside for forgiveness
- An opportunity to reduce electric consumption through WARM

More about PCAP:

- The account will automatically be enrolled in the Equal Payment Plan
- To qualify for monthly bill credits, annual energy charges must be greater than 3% (non-electric heat) or 9% (electric heat) of total gross household income.
- When re-enrolling within 12 months of being removed for failure to reverify, you may qualify for additional credits. Dollar Energy Fund can estimate the amount that would be due at re-enrollment.

**For more information on PCAP or to apply, please call Dollar Energy Fund at:
1-888-282-6816
Monday - Friday 8 a.m. to 5 p.m.**

(West Penn Power Continued)

CARES - Customer Assistance Referral Evaluation Service

- Provides assistance to customers experiencing a temporary hardship such as a serious illness or sudden loss of income.
- Provides special consideration to customers with special needs due to age or disability
- Provides information on appropriate company and external programs
CARES is not a grant program

**For more information on the CARES programs,
please call: 1-800-686-0021**

WARM - Low-Income Usage Reduction Program

- The program goal is to provide energy saving home improvements to income eligible customers, with the goal of making their electric bill more affordable.
- A trained energy educator conducts an in-home energy evaluation
 - Home improvements are identified to help lower customer's electric bill
 - Educator works with customer to create an energy savings plan, and provides education on ways to save electric
- Examples of energy saving home improvements:
 - Attic and/or wall insulation
 - Water heater inspection/electric hot water heater replacement
 - Caulking and weather-stripping
 - Refrigerator/freezer testing and possible replacement
 - Energy-saving light bulbs
 - Smart Power Strips
- WARM Eligibility Guidelines
 - Income must be at or below 200% of Federal Poverty Guideline
 - Must have lived in home at least 6 months
 - Electric usage requirements
 - 3250 kWh 6-month period
 - 6500 kWh annually
 - Premise has not received WARM services within the last 5 years
 - Landlord Agreement Form is required for renters, granting contractor permission to install energy saving home improvements

**For more information about the WARM Program, please call
1-888-406-8074**

(West Penn Power Continued)

Residential PA Act 129 Programs

- Programs are open to all West Penn Power residential customers including low- and limited-income customers.
- Equipment must be installed in West Penn Power's service territory.
Energy Star Rebate Program: Rebates currently available for purchasing the following Energy Star appliances:
 - ◇ Refrigerators
 - ◇ Freezers
 - ◇ Clothes Washers
 - ◇ Clothes Dryers
 - ◇ Dehumidifiers

Visit www.energysavepa.com or call 1-866-498-1409

- Rebates are available for recycling your old refrigerators, freezers, air conditioners, and dehumidifiers.
 - ◇ No purchase required to receive rebates on your old appliances.
- For program guidelines and to arrange appliance pick-up and recycling, call 1-888-277-0527 or visit www.energysavepa.com/ fridge.
- For a full list of energy saving programs, visit www.energysavepa.com





Pittsburgh
Water & Sewer
Authority



Customer Assistance Programs Which are right for you?

Our Customer Assistance Programs provide financial relief for income-qualified residential customers who are having difficulty paying their PGH2O bill. Many options are available, and no one should have to choose between paying their water bill and other essential expenses.

If you would like to discuss which options are right for you, please call our PGH2O Cares team at [412-255-2457](tel:412-255-2457) or e-mail cares@pgh2o.com.

Winter Shut Off Moratorium: This program provides qualifying customers with the assurance that their water will not be shut off from December 1st through March 31st. Single-family residential customers who are at or below 300% of the Federal Poverty Level (FPL) qualify.

Bill Discount Program: 100% reduction of minimum monthly water and wastewater conveyance charges for customers who are at or below 150% of the FPL. Also included is an 85% reduction on the new stormwater fee and an additional 50% reduction of the cost of water used for customers with income levels less than or equal to 50% of the FPL. A \$30 monthly credit is also available to those on a payment plan.

Hardship Grant Program: Cash grants up to \$300 per year for customers who are at or below 150% of the FPL with no sincere effort of payment required. Program is now open to sewage-only customers.

Lead Service Line Reimbursement Program: We will assist customers with the cost of private lead service line replacement if customers choose to proactively hire a plumber and complete the work. For more information, visit lead.pgh2o.com/leadreimbursement.

**To learn more about these
programs and other assistance
options, visit
www.pgh2o.com/CAP.**



Pennsylvania Hardship Program Guidelines

Partnering Utility Companies:

- Allegheny Co. Sanitary Authority (ALCOSAN)
- Citizens Electric
- Clairton Municipal Authority
- Columbia Gas
- Duquesne Light Company
- Lehigh County Authority
- Met-Ed - *A FirstEnergy Company*
- Penelec - *A FirstEnergy Company*
- Penn Power - *A FirstEnergy Company*
- Pennsylvania American Water
- Peoples
- Pittsburgh Water and Sewer Authority
- Valley Energy
- Wellsboro Electric
- West Penn Power - *A FirstEnergy Company*
- West View Water Authority

Program Guidelines

Maximum grant amounts, balance requirement, sincere effort of payment, income eligibility requirements and other program guidelines vary by utility and are subject to change throughout the program year.

For the most up-to-date information, please visit www.dollarenergy.org/need-help/pennsylvania/.

Applicants can only receive one grant per utility, per program year. **(10/1/2021 - 9/30/2022)** *Customers of West View Water may be eligible once every six months.*

If the maximum grant amount will not restore service or stop a termination, the application will be denied. The amount needed to restore service or stop a termination is determined by utility review.

Grant amounts are determined by need & each household's individual circumstances. Exceptions may be made in cases of extreme hardship.

Application Attachments

Verification of income or proof of LIHEAP or Crisis application, when those programs are open, must be attached to all applications. A copy of the most recent utility bill with proof of minimum payment must be attached to all applications.

Additional Eligibility Guidelines

Account must be residential, single home or apartment. No "Cooking Only", commercial, industrial, or apartments with shared utility service. Name on account must be that of an adult who is currently living in the home. Grants cannot be used to cover security deposits or reconnection fees.

How to Apply

The best way to start seeking help is by **calling your utility company**. They will provide you with information on a number of different assistance programs that are available to help low-income utility customers. Dollar Energy also partners with a network of Community Based Organizations throughout the state to provide application intake services for clients. Find an agency in your area by visiting www.dollarenergy.org/need-help.

Contact Dollar Energy Fund

info@dollarenergy.org
1-800-683-7036

P.O. Box 42329
Pittsburgh, PA 15203



COMPASS

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

COMPASS is a Website that allows individuals and community-based organizations access to screen for, apply for, and renew a broad range of social programs.

COMPASS serves as a single access point for application and renewal of:

- Health Care Coverage & C.H.I.P.
- Food Stamp Benefits
- Cash Assistance
- Long Term Care
- Home & Community Based Services for individuals with Intellectual Disabilities
- **Low-Income Home Energy Assistance Program** (Seasonal)
- Free or Reduced Price School Meals
- Select Plan for Women (Family Planning Services)
- Child Care Works

COMPASS also provides screening for the programs mentioned above, all home and community-based services, and the school lunch and breakfast program. Screening allows a user to provide basic information to determine if they are potentially eligible for a health and human service.

COMPASS “Community Partner View” offers registered COMPASS Community Partners access to enhanced tools such as:

- The Power User application
 - Streamlines the application process
 - Decreases application processing time
 - Provides e-Signature functionality
- Application Management
 - Allows Users to initiate and track applications
 - Portfolio of submitted and suspended applications
 - Quick Reports
 - Printable Forms

LIHWAP may be able to assist you with overdue water and wastewater bills.

What is LIHWAP?

The Low Income Household Water Assistance Program (LIHWAP) is a temporary emergency program to help low-income families pay overdue water bills. LIHWAP is a grant. You do not have to repay it.

To receive help...

- Apply starting January 4, 2022.
- You don't have to be on public assistance.
- You need to have an unpaid water bill.
- You can either rent or own your home.

How does LIHWAP work?

LIHWAP Crisis grants may be available if you have an emergency situation and are in jeopardy of losing your water service. You can receive one Crisis grant for your drinking water service and one Crisis grant for your wastewater service, up to \$2,500 each.

Crisis situations include:

- Past-due water bills.
- Termination of utility service.
- Danger of having utility service terminated (received a notice that service will be shut off within the next 60 days).

How do I apply?

- Apply online at www.compass.state.pa.us.
- Request an application by calling the Statewide Customer Service Center at 877-395-8930 or call PA Relay at 711 for the hearing impaired.
- Applications are available at your local county assistance office.

To apply, you will need:

- Names of people in your household;
- Dates of birth for all household members;
- Social Security numbers for all household members;
- Proof of income for all household members; and
- A recent water bill.

Who is eligible?

You may qualify for a LIHWAP grant if:

- You must have an overdue water bill that you are responsible for paying.
- Your household income meets the following income guidelines:

INCOME GUIDELINES

Household Size	Maximum Annual Income
1	\$ 19,320
2	\$ 26,130
3	\$ 32,940
4	\$ 39,750
5	\$ 46,560
6	\$ 53,370
7	\$ 60,180
8	\$ 66,990
9	\$ 73,800
10	\$ 80,610

Each Additional Person
Add \$ 6,810

After your application is processed, you will receive a written notice that will tell you if you qualify. If eligible, it will tell you the amount of your grant.



Community Family Support Programs utilize in-home counseling and support services to address the family's needs, ensuring that the home remains a safe and healthy environment and that the family remains intact.

Drug & Alcohol Counseling provides professional treatment services to children, teens, and adults with substance use disorders and gambling addictions.

Family Focused Solution-Based Services provide intensive in-home mental health and support services to families, helping reduce the risk of psychiatric hospitalization or out-of-home placement.

Energy Assistance Programs coordinate access to a variety of resources through Duquesne Light Company that help low- and fixed-income households maintain utility services.

Mental Health Counseling provides outpatient therapeutic treatment to help children, teens, adults, and families overcome struggles and improve their quality of life.

Parent Child Interaction Therapy improves challenging emotional and social behavior of young children, ages 2 through 7, and their relationship with their parents through therapeutic behavior management and treatment.

Holy Family Specialized Learning helps students overcome academic and behavioral challenges in a classroom setting so that they can successfully return to their home school district.

Nazareth Prep is an innovative, Catholic high school for students of all faiths that focuses on college and career preparation through project-based learning and weekly internships.

SNAP[®] (Stop Now and Plan) teaches children how to manage their emotions and control their behavior through proven, evidence-based techniques.

Visit Coaching builds on the strengths of families to meet the safety, developmental, and permanency needs of their children through supportive supervised coaching sessions.

We empower children and families to lead responsible lives and develop healthy, meaningful relationships built on faith, hope, and love.

Learn more about what we do at www.hfi-pgh.org.



Create a Budget. Track your goals.

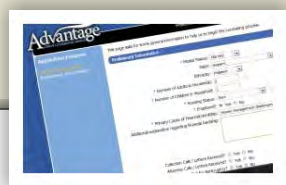
Creating a budget is more important than most people realize. Our Budget Builder tool will walk you through step-by-step and help you create a balanced budget. It's that easy!

You can use our Goal Tracker tool to set up savings goals, track and monitor them with ease. It's simple to stay focused and meet the goals each month with this free tool!

Trust Advantage's free Online Budget Advisor tools to help you set up a budget and track your savings goals. Get started today!



100% FREE



Budget Builder

- Receive a personal budget analysis
- Create "what if" budget scenarios
- Finds expenses you may not have seen
- Custom printable Action Plan report
- Helps you save money and free up cash
- Info is secure and confidential



Goal Tracker

- Reminders and alerts for deadlines
- Track savings for multiple goals
- Review progress with monthly graphs
- No need to link bank accounts
- 100% safe and confidential
- Simple, visual, and practical

www.onlinebudgetadvisor.com

River Park Commons • 2403 Sidney St. Suite 400 • Pittsburgh, PA 15203
(866) 699-2227 • www.advantageccs.org

Additional Services



Credit Counseling Services

- Learn to handle your finances better
- Discover where your money goes each month
- Create a balanced spending plan
- Non profit Agency
- A+ Rating with the Better Business Bureau

Debt Management Program

- Get a fresh start with a creditor approved approach
- Save thousands of dollars in interest and fees
- Eliminate your debt for good

Student Loan Counseling

- Learn about student loan repayment options
- Strategies to reduce interest
- What to do if you can't make the payment
- Affordable payment options
- Loan rehabilitation programs
- Options for student loan forgiveness

Credit Report Review Service

- Gain a complete understanding of your credit report and credit history
- Receive an explanation on how your credit score is determined by FICO
- Get a sample dispute letter for contacting the credit bureaus about inaccuracies
- Find out the steps to take when trying to correct any reporting errors
- Guidance and direction on ways to improve your credit standing
- Identify theft and fraud protection information and tips

Housing Counseling Services

- We are certified to provide Housing Counseling for PA residents
- Buying a Home? Try our Pre-purchase Counseling
- House Rich and Cash Poor? A Reverse Mortgage may be the Solution
- Behind with your Mortgage? We offer Foreclosure Prevention Counseling

Bankruptcy Counseling and Education Services

- Available online, in-person or by telephone
- Receive immediate counseling
- Certified and professional credit counselors
- Receive required bankruptcy counseling or education certificate



Yes We Offer Counseling **Online!**

Debt Counseling and Credit Counseling

We offer a free online credit counseling system so you can get on the path to becoming debt free!

Bankruptcy Certificate Credit Counseling

Need certificate to file bankruptcy? Advantage offers online pre-filing bankruptcy counseling.

Bankruptcy Certificate Educational Course

Already filed for bankruptcy and need the required pre-discharge class? Get started now with our online class.

www.advantageccs.org

River Park Commons • 2403 Sidney St. Suite 400 • Pittsburgh, PA 15203
(866) 699-2227 • www.advantageccs.org

Pittsburgh Financial Empowerment Center (FEC)

<p>What is the FEC?</p>	<p>Pittsburgh's Financial Empowerment Center offers one-on-one, professional financial counseling as a free public service. The FEC helps clients take control of their debt, deal with debt collectors, improve their credit, create a budget, save, connect to safe and affordable financial products, and much more!</p>	
<p>Work with a financial counselor FOR FREE to:</p>	<p>Open and utilize safe, affordable banking services</p>  <p><i>Safe Banking</i></p>	<p><i>Establish Credit</i></p>  <p>Establish, maintain or increase credit score</p>
	<p>Decrease debt</p> <p><i>Reduce Debt</i></p> 	<p><i>Savings</i></p>  <p>Build savings and better saving habits</p>
<p>Schedule your FREE one-on-one counseling session today!</p>		
<p>Contact Us</p>	<p>Phone: 1-800-298-0237 Email: fecinfo@fecpgh.org www.fecpgh.org</p>	

Supplemental Nutrition Assistance Program SNAP (Food Stamps)

To locate a Food Pantry in your area and to find out if you qualify, go to
www.pittsburghfoodbank.org

For a Free confidential screening, please call a
Community Partner listed below or
call your local County Assistance Office or
Apply on line at www.humanservices.state.pa.us/compass

Allegheny County	412-460-3663, ext. 655 OR 412-431-8960 OR 1-866-395-3663	Greater Pittsburgh Community Food Bank OR Just Harvest OR Hunger Services- Urban League
Beaver/Butler/Greene/ Lawrence/Washington/ Westmoreland County	1-866-395-3663	Hunger Services- Urban League of Greater Pittsburgh
Armstrong County	724-548-5764	Armstrong County Community Action
Cambria/Indiana County	1-814-889-5831 724-219-9618	Greater Pittsburgh Community Food Bank
Fayette County	724-437-6050, Ext. 3252	Fayette Co. Community Action Agency
Somerset County	814-443-1901 Ext. 2905	Family Health Council of Central PA





Family Services of Western Pennsylvania, established in 1885, impacts the lives of more than 30,000 individuals and families each year.

We deliver innovative and integrated care in the areas of behavioral health, intellectual and developmental disabilities and family life solutions for:

Children and Teens

- School-based programs
- Drug & Alcohol Teen Education
- Outpatient mental health counseling
- Transition-age programs (transitioning into adulthood)
- Crisis Intervention Services

Families and Parents

- Education and Resources for better parenting
- Court-ordered parenting classes and Jail-related Services
- Outpatient mental health counseling
- Drug & Alcohol Counseling
- Family-Based Counseling
- And more

Adults and Seniors

- Outpatient mental health counseling
- Drug & Alcohol Counseling
- Psychiatric Rehabilitation
- Partial Hospitalization
- Financial Assistance Services (Ways to Work, Rep. Payee)
- In-home Safety Checks and Care Management for Older Adults
- Medicare Counseling Services
- And more

No matter the program, one thing is constant:
Our mission to

Empower people to reach their full potential.

Point of Entry for Services: 1-888-222-4200

Web: fswp.org



Be “Utility Wise” ... Choose CCI!

Managing Utility Programs to Serve Income-Eligible Customers for:

- Emergency Gas Repairs
- Electricity Conservation
 - Home Weatherization
 - Water Conservation
 - Plumbing Repairs
- Consumer Education

Non-Profit Home Performance Experts for 40 Years
www.ccicenter.org | 412-431-4449



MORTGAGE AND HOUSING-RELATED ASSISTANCE FOR PENNSYLVANIA HOMEOWNERS

The Pennsylvania Homeowner Assistance Fund (PAHAF), administered by Pennsylvania Housing Finance Agency (PHFA), supports homeowners in the Commonwealth who were financially impacted due to the pandemic.

ELIGIBLE HOMEOWNERS

Applicants who are eligible will meet the following criteria:

- 🏠 Household income is equal to or less than 150% area median income (AMI), which varies by locality. Note: PAHAF Program priority will be given to households at or below 100% AMI.
- 🏠 Homeowner owns and occupies the property as their primary residence
- 🏠 Property is in Pennsylvania
- 🏠 Homeowner experienced a financial hardship as a result of the COVID-19 pandemic after January 21, 2020 (including a hardship that began before January 21, 2020 and continued after that date)
- 🏠 Homeowner cannot receive the same assistance for mortgage payment, mortgage reinstatement, property charges, and/or utility payment from another federal, state, local, nonprofit, or tribal source
- 🏠 Homeowner's first mortgage is a conforming loan and meets the federal limits for the year in which the loan was taken

AVAILABLE ASSISTANCE FOR HOMEOWNERS

These assistance programs help homeowners prevent mortgage delinquencies, default, foreclosure, displacement, and utility disconnection. The maximum amount of assistance for any homeowner under the PAHAF is \$30,000 or up to 24 months of assistance.

- ◆ **Mortgage Reinstatement:** Funds to bring a first mortgage current and to pay other housing-related costs.
- ◆ **Mortgage Payment:** Forward payment assistance for up to 6 months or until the maximum per household assistance cap of the lesser of \$30,000 or 24 months is reached.
- ◆ **Property Charges:** Funds for past due property taxes, reverse mortgage insurance premiums, homeowner association (HOA) fees, condominium fees, or common charges that put ownership of the property at-risk including mortgage foreclosures and displacement of homeowners.
- ◆ **Utility Payment:** Funds to resolve delinquent payments for utility services, particularly if no other assistance program currently exists, and that there is imminent loss of utility disconnection, liens, possible foreclosure, or homeowner displacement.

See the limits on the types of assistance available and how we are prioritizing applications on our website.

PAHAF.ORG **888-987-2423**

*Call Center is open Monday through Friday from
8 a.m. to 8 p.m. ET and Saturday 8 a.m. to 5 p.m.*

This project is being supported, in whole or in part, by federal award number HAF-0131 awarded to the Commonwealth of Pennsylvania by the U.S. Department of the Treasury.

I need help with:

- Feeding my family.
- Becoming a volunteer.
- Getting taxes done.
- Avoiding eviction.
- Caring for my grandmother.
- Keeping my heat on.
- Joining the workforce.
- Finding a summer camp
- Protecting a friend.

I can help with:

- All of the above.



Call 2-1-1

It's your friendly-neighborhood-24-hour-professionally-staffed hotline for help with human services. If you need help, info or referrals in your community, call 2-1-1 first.



HELP FOR AFFORDABLE BROADBAND IS HERE!

Federal Affordable Connectivity Program for PA Consumers

What is the Affordable Connectivity Program (ACP)?

One of the programs to come out of the Infrastructure Investments and Jobs Act is the Affordable Connectivity Program (ACP), which will expand and make permanent the temporary Emergency Broadband Benefit (EBB) program created in response to COVID-19 as the funding source to provide discounts on broadband for income-eligible households. This program is being funded for \$14.2 billion, which is part of the \$65 billion aimed at broadband issues.

How Much is the Average ACP Support?

The program will provide eligible households with discounts of up to \$30 a month for broadband service. Eligible households can also get a one-time discount of up to \$100 on equipment to use the internet. Equipment includes a computer or tablet if they contribute \$10-\$50 toward the price for the equipment. The benefit is limited to one service discount per month and one device discount per household. This ACP is in addition to, not in place of, the current Lifeline Program that provides \$9.25 a month to support affordable broadband service.

Who is Eligible for the ACP?

The program is income based. For example, it is open to Lifeline subscribers and households that currently participate in [Lifeline](#), including consumers whose income is at or below 200% of the federal poverty guidelines or who receive WIC, Medicaid, SNAP, SSI, Federal Housing or Veterans benefits. Consumers who receive free or reduced-price school lunch, or have received a federal Pell grant, are also eligible.

Households that qualified for the Emergency Broadband Benefit due to a substantial loss of income due to job loss or furlough since Feb. 29, 2020, or by meeting the eligibility criteria for a participating provider's COVID-19 program will need to requalify for the Affordable Connectivity Program. Failure to re-qualify will result in the loss of the benefit as of March 1, 2022. More information is available on the [FCC website](#).

How Can Consumers Get the ACP?

The ACP opened on Dec. 31, 2021. Check the [USAC website](#) for more information. You may also visit [fcc.gov/broadbandbenefit](https://www.fcc.gov/broadbandbenefit).

To apply for the ACP Program:

1. Visit www.acpbenefit.org
2. Call your internet service provider and ask if they are an ACB provider.

Who is Providing ACP in Pennsylvania?

Most of the telephone, cable and wireless providers are providing ACP. Consumers also can visit the [FCC website](#) to see a list of participating Pennsylvania providers.

Where Can I Get More Information on ACP?

Visit the [USAC website](#). Ask your provider about ACP. Visit the [FCC website](#).



Pennsylvania Public Utility Commission
1-800-692-7380
For people with speech or hearing loss, dial 7-1-1 (Telecommunications Relay Service)
www.puc.pa.gov

Updated 2/9/22

STAY CONNECTED

*with the Lifeline Telephone
and Broadband Assistance Program*



PAPUC

Pennsylvania Public Utility Commission

1-800-692-7380

www.puc.pa.gov

2022 Poverty Guidelines for Pennsylvania*

Monthly Gross Income

Household Size

Percent of Poverty	1	2	3	4	5	6	7	8	each additional
50%	\$566	\$763	\$960	\$1,156	\$1,353	\$1,550	\$1,746	\$1,943	\$197
100%	\$1,133	\$1,410	\$1,919	\$2,313	\$2,706	\$3,099	\$3,493	\$3,886	\$393
150% LIHEAP/CAP	\$1,699	\$2,289	\$2,879	\$3,469	\$4,059	\$4,649	\$5,239	\$5,829	\$590
200% Dollar Energy Fund	\$2,265	\$3,052	\$3,838	\$4,625	\$5,412	\$6,198	\$6,985	\$7,772	\$787
250%	\$2,831	\$3,815	\$4,798	\$5,781	\$6,765	\$7,748	\$8,731	\$9,715	\$984
300%	\$3,398	\$4,578	\$5,758	\$6,938	\$8,118	\$9,298	\$10,478	\$11,658	\$1,180

* Poverty guidelines are updated annually in February.