

Home Repair and You



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Where to get repair?

Grant Programming:

General:

- BSRP- limited to homeowners, under 150% FPL
- Habitat for Humanity
- Rebuilding Together

Elders:

- PCA's SHARP program, for senior homeowners under 200% FPL

Lead:

- City of Philadelphia's Lead and Healthy Homes Program

Where to get repair loans?

Pennsylvania Housing Finance Agency: Loan score over 620

Keystone HEELP:

- Up to \$10k at 1% fixed interest rate

R&R loan:

- Up to \$35k at a fixed rate between 6.375% and 8.875% based on homeowner debt to income ratio.

PRA Housing Preservation: Loan score over 580

- Loan Amount: \$2,500 - \$24,999, Interest Rate: 3.00% fixed

All of these programs are for both home repairs and weatherization!

Finding Reputable Contractors

Don't do this yourself – you don't have to.

Use institutions for their quality control.

What if I'm a renter?

Your landlord is responsible for:

- repair to your roof
- fixing leaky pipes
- and any other structural deficiencies

You are responsible for:

- Turning on the bathroom vent, or opening a door or window when you take a long steamy shower.
- Maintaining a clean living space with minimal moisture-holding material scattered around

The landlord is irresponsible, now what?

The Medical Legal Community Partnership

Hours at **Health Center 3**: 555 South 43rd Street Philadelphia, PA 19104

Monday through Thursday, 8:30 a.m. - 12:30 p.m., 1:30 p.m. - 4:00 p.m.
Friday, 8:30 a.m. - 12:30 p.m. and 2:00 p.m. - 4:00 p.m.

Hours at **Health Center 4**: 4400 Haverford Avenue, Philadelphia, PA
19104

Tuesday, 11:00 a.m. - 4:00 p.m.

Wednesday, 9:00 a.m. - 3:00 p.m.

Friday, 9:00 a.m. - 12:30 p.m. and 2:30 p.m. - 4:00 p.m.

MLCP can provide appropriate counsel around your rights and work with you to engage your landlord to provide needed repairs.