

# DELAWARE COUNTY HOUSING RESOURCE GUIDE



Characteristics of Housing

> Affordable Housing

Alternative Housing

Assistance Programs

DELAWARE COUNTY OFFICE OF SERVICES FOR THE AGING 1510 Chester Pike, Suite 250 Eddystone, PA 19022

(610) 490-1300 or (800) 416-4504 www.delcosa.org cosa@co.delaware.pa.us

# **Table of Contents**

Section 1	Habitable Housing	3
Characteristics of	Affordable Housing	3
	Accessible Housing	4
Housing	Housing Discrimination	4
	Public Housing	5
Section 2	Privately Owned Subsidized Housing	6
	Housing Choice Voucher Program (Section 8)	6
Affordable	Homeownership First Program	7
Housing	Homeownership First Program for Revitalization Communities	7
	Habitat for Humanity's Home Buyer Program	7
	Domiciliary Care Program (Dom Care)	8
	Personal Care Homes (PCH)	8
	Elwyn Personal Care Homes	9
Section 3	Nursing Home Transition (NHT)	9
Alternative	Nursing Facilities	9
Housing	Homelessness Prevention Services	
	Community Rehabilitation Residence (CRR)	10
	State Veterans' Home System	11
	Supportive Services for Veterans' Families (SSVF) Program	11
	Low-Income Home Energy Assistance Program (LIHEAP)	12
	Weatherization Program	12
	Homeowners' Energy Efficiency Loan Program (HEELP)	1
	Housing Rehabilitation Loan Program	13
	Renovate & Repair (R & R) Loan Program	13
Section 4	Critical Home Repair Program	14
	Pennsylvania Assistive Technology Foundation (PATF)	14
Assistance	Almost Home	14
Programs	Homestead/Farmstead Tax Exemption	15
	Pennsylvania Property Tax/Rent Rebate	15
	Homeowners' Emergency Mortgage Assistance Program (HEMAP)	15
	Reverse Mortgages	16
	Clarifi	16
	Legal Aid of Southeastern Pennsylvania (LASP)	16
	Subsidized Housing (Section 8 & Public Housing)	17
	Privately Owned Subsidized Housing	18-20
	Assisted Living Facilities	20
Attachments	Personal Care Homes	21-24
	Nursing Facilities	25-29
	Definitions and Key Information	30-31
	Resources List	32-36

# Section 1

# **Characteristics of Housing**

## What is Habitable Housing?

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

### Heating

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

### Plumbing

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

### Masonry

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

### Roofing

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

### Electrical

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

## What is Affordable Housing?

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

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

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

For more information, contact the local HUD office at 215-656-0500 or visit their website at <u>www.hud.gov/program\_offices/comm\_planning/affordablehousing/</u>.

## What is Accessible Housing?

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

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

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

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

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

Remember the following when requesting a reasonable accommodation:

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

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

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

Remember the following when requesting a reasonable modification:

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

#### For more information, contact the local HUD office at 215-656-0500

or visit their website at https://www.hud.gov/topics/information for disabled persons.

## What is Housing Discrimination?

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

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

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

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

# Section 2 Housing Resources

## **Public Housing**

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

Eligibility is based on:

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

Please note:

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

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

#### For more information, contact the local HUD office at 215-656-0500 or visit their website at https://www.hud.gov/topics/rental\_assistance/phprog.

DCHA	<b>CHA</b>
1855 Constitution Avenue	1111 Avenue of the States
Woodlyn, BA 19094	Chostor, PA 19012
Woodlyn, PA 19094	Chester, PA 19013
610-876-2521	610-904-1111
DCHA only accepts online applications:	CHA only accepts applications online during open
www.rentcafe.com/onlineleasing/delaware-county-	enrollment. Contact CHA for the next open
housing-authority/guestlogin.aspx	enrollment dates.

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

## Privately Owned Subsidized Housing

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

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

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

## Housing Choice Voucher Programs (Section 8)

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

### **Housing Choice Voucher Program**

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

### Housing Choice Voucher Program – Homeownership Option

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

#### Mainstream Housing Choice Voucher Program

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

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

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

## For more information, contact the local HUD office at 215-656-0500 or visit their website at <u>www.hud.gov/topics/housing choice voucher program section 8</u>.

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

## Homeownership First Program

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

- Aston Township
- Bethel Township
- Brookhaven Borough
- Chadds Ford Township •
- Chester Heights Borough •
- Concord Township •
- Edgmont Township •

- Marple Township
- Media Borough
- Middletown Township
- Nether Providence Township
- Newtown Township
- Radnor Township

- Rose Valley Borough
- Springfield Township
- Swarthmore Borough
- Thornbury Township
- Upper Chichester Township •
- **Upper Providence Township** •

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

## Homeownership First Program for Revitalization Communities

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

- Aldan Borough •
- Chester Township •
- Clifton Heights Borough •
- Collingdale Borough ٠
- Colwyn Borough •
- Darby Borough •
- Darby Township
- East Lansdowne Borough •
- Eddystone Borough

- Folcroft Borough
- Glenolden Borough
- Lansdowne Borough
- Lower Chichester Township
- Marcus Hook Borough •
- Millbourne Borough •
- Morton Borough
- Norwood Borough
- Parkside Borough •

- Prospect Park Borough •
- **Ridley Township**
- **Ridley Park Borough** •
- **Rutledge Borough** •
- Sharon Hill Borough •
- **Tinicum Township** •
- Trainer Borough
- Upland Borough
- Yeadon Borough •

\*See Homeownership First Program description for further program details.

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

## Habitat for Humanity's Home Buyer Program

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

### Please note:

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

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

## Section 3

# **Alternative Housing Resources**

## Domiciliary Care Program (Dom Care)

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

Dom Care is targeted to the following individuals:

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

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

## Personal Care Homes (PCH)

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

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

- Eating/drinking
- Walking, positioning, getting in/out of bed or chair
- Doing laundry
- Arranging for transportation
- Toileting/bowel and bladder management
- Bathing/personal hygiene
- Arranging for and managing healthcare
- Making/keeping doctor appointments

- Assisting with or administering medications
- Shopping/managing finances
- Using telephone/writing letters
- Caring for possessions
- Participating in social/recreational activities
- Getting and caring for seasonal clothes

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

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

## Elwyn Personal Care Homes

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

- Rainbow House
- Friendship Hall
- Harmony Hall
- Skyline Manor

- The White House
- Spring Haven
- Pine Place

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

### For additional information, contact Elwyn at 610-891-2000

or visit their website at <u>www.elwyn.org/services/adults-21/behavioral-health/adult-residential-behavioral-health-services/</u>.

## Nursing Home Transition (NHT)

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

Criteria for referring someone to the NHT program include:

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

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

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

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

### Nursing Facilities

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

#### Please note:

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

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

## **Homelessness Prevention Services**

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

### **Coordinated Entry:**

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

### Access Sites

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

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

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

## Community Rehabilitation Residence (CRR)

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

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

For more information, contact Community Hospital at 610-619-8700 or Merakey at 610-534-3636.

## State Veterans' Home System

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

Delaware Valley Veterans' Home 2701 Southampton Road, Philadelphia, PA 19154 215-856-2700

> Gino J. Merli Veterans' Center 401 Penn Avenue, Scranton, PA 18503 570-961-4300

Hollidaysburg Veterans' Home 500 Municipal Drive, Hollidaysburg, PA 16648 814-696-5201

These facilities include the following levels of care:

- Personal care
- Skilled nursing care

Pennsylvania Soldiers' & Sailors' Home 560 East Third Street, Erie, PA 16507 814-871-4531

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

Southwestern Veterans' Center 7060 Highland Drive, Pittsburgh, PA 15206 412-665-6706

- Domiciliary care
- Dementia care

For more information, contact Delaware County Veterans Affairs at 610-891-4646 or visit their website at www.dmva.pa.gov.

## Supportive Services for Veterans' Families (SSVF) Program

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

- Rental assistance
- Utility payment
- Emergency housing

- Childcare
- Transportation services

#### Please note:

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

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

# Section 4 Assistance Programs

## Low-Income Home Energy Assistance Program (LIHEAP)

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

### Please note:

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

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

## Weatherization Program

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

- Caulking
- Attic ventilation and insulation
- Window replacement

- Home energy audit or primary heating system inspection
- Oil and gas heater repair/replacement

• Weather-stripping

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

## Homeowners' Energy Efficiency Loan Program (HEELP)

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

HEELP assists with the following repairs:

• Air sealing, insulation, and ductwork

- Energy efficient heating or cooling system repairs or replacements
- Roof repairs or replacement
- Energy efficient windows and doors

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

### Housing Rehabilitation Loan Program

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

#### Please note:

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

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

## Renovate & Repair (R & R) Loan Program

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

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

### Critical Home Repair Program

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

#### Please note:

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

\*Applications are accepted between January 1<sup>st</sup> and March 31<sup>st</sup>.

## Pennsylvania Assistive Technology Foundation (PATF)

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

### Mini Loans

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

### Low-Interest Loans

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

### For more information, contact PATF at 1-888-744-1938 or visit their website at http://patf.us.

## Almost Home

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

- Budgeting
- Credit, cash flow, and debt
- Purchasing insurance
- Dealing with legal issues

- Managing student loans
- Planning for retirement
- Obtaining employment
- Purchasing a home

# For more information, contact Habitat for Humanity at 610-278-7710 or visit their website at <u>www.habitatmontdelco.org</u>.

## Aging at Home

Serving the boroughs of Aldan, Collingdale, Colwyn, Darby, East Lansdowne, Glenolden, Lansdowne, Ridley Park, Morton, Norwood, Prospect Park, Ridley Township, Ridley Park, Rutledge, and Yeadon

Membership is \$35 per year

- Serving residents 60 years of age.
- Chore Assistance Yard Work, Snow Removal, and more.
- Volunteer Handyman Services Small home repairs, hanging items, and more.

#### For more information call 484-534-2201 or visit their website at

Senior Community Services (scsdelco.org)

### Homestead/ Farmstead Tax Exemption

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

**Please note:** The filing period runs between December 15<sup>th</sup> and March 1<sup>st</sup>.

# For more information, contact the local Department of Community & Economic Development (CED) office at 215-560-5830

or visit their website at <a href="https://dced.pa.gov/local-government/property-tax-relief-homestead-exclusion/">https://dced.pa.gov/local-government/property-tax-relief-homestead-exclusion/</a>.

## Pennsylvania Property Tax/Rent Rebate

Eligibility requirements for this tax relief include:

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

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

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

## Homeowners' Emergency Mortgage Assistance Program (HEMAP)

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

#### Eligible homeowners:

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

#### Please note:

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

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

### **Reverse Mortgages**

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

#### **Eligibility requirements:**

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

#### Please note:

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

For more information or for a list of HUD-approved counselors, call HUD at 1-800-569-4287 or visit their website at https://hudgov-answers.force.com/housingcounseling/s/

## Clarifi

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

- Budgeting
- Money Management
- Foreclosures

- Pre-Purchase
- Bankruptcy
- Credit Counseling

Defaults

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

## Legal Aid of Southeastern Pennsylvania (LASP)

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

- Landlord/Tenant law
- Eviction
- Security deposits
- Public Housing

- Utility law
- LIHEAP
- Foreclosure prevention

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

# **Subsidized Housing**

(Section 8 and Public Housing)

Delaware County Housing Authority (DCHA) 1855 Constitution Avenue Woodlyn, PA 19094 610-876-2521						
Community	Individual Locations	Contact Info				
Calcon Community	<ul> <li>Calcon Homes</li> <li>Darby Homes</li> <li>Greenhill Court Apartments</li> <li>Lincoln Park – 35</li> </ul>	Property Manager: 610-534-3220 Leasing Agent: 610-534-3210				
Fairgrounds Community	<ul> <li>Bridgeview Apartments- (For residents age 62+ only)</li> <li>Fairgrounds Homes</li> </ul>	Property Manager: 610-494-6711 Leasing Agent: 610-494-6690				
Kinder Park Community	<ul> <li>Kinder Park Apartments- (For residents age 55+ and disabled residents only)</li> <li>Kinder Park Homes</li> <li>Nether Providence Homes</li> </ul>	Property Manager: 610-490-6201 Leasing Agent: 610-490-6220				
Parkview Community	<ul> <li>Highland Homes</li> <li>Parkview Apartments- (For residents age 55+ and disabled residents only)</li> <li>Parkview Homes</li> </ul>	Property Manager: 610-876-0315 Leasing Agent: 610-876-1398				

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

# **Privately Owned Subsidized Housing**

Property Address	Total Units	Eligibility Requirements	Amenities (confirm all information with properties)
<b>Atkinson Place</b> 7100 Sansom Street Upper Darby, PA 19082 (610) 713-5733		• 62+ • Income Based	<ul> <li>Community Multi-Purpose Room</li> <li>Central laundry room</li> <li>Secured entry system</li> <li>Central air and heat</li> <li>Wi-Fi accessibility</li> <li>Off-street parking</li> </ul>
Alician Senior Apartments 140 Hampden Road Upper Darby, PA 19082 (610) 713-5733	53	<ul><li>62+ community</li><li>Income-based</li></ul>	<ul> <li>6 accessible units</li> <li>Wheelchair-accessible common rooms</li> <li>Activity room</li> </ul>
<b>Benjamin Banneker Plaza</b> 2101 W. 7 <sup>th</sup> Street Chester, PA 19013 <b>610-485-2000</b>	70	<ul> <li>62+ community/physically disabled</li> <li>Income-based</li> </ul>	<ul> <li>3 accessible units</li> <li>Laundry room</li> <li>Public transportation nearby</li> </ul>
Birchwood at Pentecostal Square 325 Pusey Street Chester, PA 19013 610-876-2963	70	<ul> <li>55+ community/physically disabled</li> </ul>	<ul> <li>8 accessible units</li> <li>Health and wellness services</li> <li>Laundry room</li> <li>Community lounge</li> <li>Secured entry</li> <li>Pet friendly</li> </ul>
Cliff House Chestnut Ridge 2700 Chestnut Parkway, Wallingford, PA 19086 610-447-0710		<ul> <li>Income based</li> <li>62+</li> </ul>	<ul> <li>Housekeeping &amp; laundry</li> <li>Daily prepared meals</li> <li>Medication management</li> <li>Enriching group activities</li> <li>Salon &amp; barbershop</li> <li>Library</li> <li>Games room with pool table</li> <li>Wellness center for on-site health care</li> <li>Transportation to appointments, shopping trips</li> </ul>
Chester Apartments 1225 W. 9 <sup>th</sup> Street Chester, PA 19013 610-874-7410	104	• Income-based	<ul> <li>10 accessible units</li> <li>Laundry room</li> <li>Social services coordinator</li> <li>Community room</li> </ul>
Birchwood at Concord 452 Parker Place Glen Mills, PA 19342 610-558-3789	65	<ul> <li>55+ community/physically disabled</li> </ul>	<ul> <li>8 accessible units</li> <li>Pet friendly</li> <li>Lounge/multi-use room</li> <li>Laundry room</li> <li>Secured entry</li> </ul>
Crosby Square Apartments 1300 Crosby Street Chester, PA 19013 610-872-7362	81	• Income-based	<ul> <li>Laundry room</li> <li>Playground</li> <li>Public transportation nearby</li> </ul>

Darby Court Apartments896 Main Street18Darby, PA 1902355+ community	<ul> <li>6 accessible units</li> </ul>
Darby, PA 19023	
	Public transportation nearby
	Community room
844-264-6019	Laundry room
Episcopal Place at Park Row	<ul> <li>Computer/activity room</li> </ul>
421 W. 24 <sup>th</sup> Street 63	Pet friendly
Upland, PA 19013 • Income-based	<ul> <li>Private transportation</li> </ul>
610-872-0100	
Flower Manor Apartments	
1900 W. 9 <sup>th</sup> Street 68 • Income-based	• Public transportation nearby
Chester, PA 19013	
484-494-4704	25 11 11
Grace Court	• 25 accessible units
550 S. Lansdowne Ave.100100	Beauty/Barbershop onsite
Yeadon, PA 19050     Income-based	Pet friendly
610-623-3083	
Lutheran Knolls Community220• 62+ community/physically1222 Addition1222 Addition	• 20 accessible units; elevator
1800 Mill Road disabled	Units equipped with medical
Upper Chichester, PA 19061 • Income-based	pull station to call service
610-497-5220	center
	Pet friendly
Makemie Court46• 55+	<ul> <li>1 Bedroom apartments,</li> </ul>
• Income Based	614 square feet
Yeadon, PA	On-site maintenance
(610) 238-4482	<ul> <li>Smart-home technology</li> </ul>
	in selective units
	<ul> <li>Pet-friendly (breed and</li> </ul>
	weight restrictions)
Palmerhouse123• 62+ Community	• 12 accessible units
1420 Esrey Street   Income-based	Public transportation nearby
Chester, PA 19013	Pet friendly
610-874-6767	Laundry room
	Community room
Parkview at Naaman's Creek80• 62+ community	<ul> <li>6 accessible units</li> </ul>
808 Conchester Highway    Income-based	<ul> <li>Community room with</li> </ul>
Upper Chichester, PA 19061	kitchen
610-485-8050	<ul> <li>Lending library/computer</li> </ul>
	center
	<ul> <li>Laundry room</li> </ul>
	<ul> <li>Game/activities lounge</li> </ul>
	Wellness suite
	<ul> <li>Salon services</li> </ul>
	Elevator
	Pet friendly
	<ul> <li>Transport through</li> </ul>
	Community Transit
	• 4 accessible units
Residences at Chestnut Ridge     68     • 62+ Community	<ul> <li>Beauty/Barbershop onsite</li> </ul>
Residences at Chestnut Ridge     68     • 62+ Community       2700 Chestnut Parkway     • Income-based	
	<ul> <li>Dining facilities</li> </ul>
2700 Chestnut Parkway • Income-based	
2700 Chestnut Parkway• Income-basedChester, PA 19013• Income-based	Dining facilities
2700 Chestnut Parkway• Income-basedChester, PA 19013	<ul><li>Dining facilities</li><li>Wellness center w/ on-call</li></ul>
2700 Chestnut Parkway• Income-basedChester, PA 19013	<ul> <li>Dining facilities</li> <li>Wellness center w/ on-call doctor</li> </ul>

<b>Robert Stinson Towers</b> 1501 Arbor Drive Chester, PA 19013 <b>610-874-1421</b>	150	<ul> <li>62+ community/physically disabled</li> <li>Income-based</li> </ul>	<ul> <li>24 accessible units</li> <li>Social worker onsite</li> <li>Laundry room</li> <li>Monthly transport provided for shopping trips</li> <li>Pet friendly</li> </ul>
Saint Joseph's Place 500 Woodlawn Ave Collingdale, PA 19023 610-238-4483	50	• 62+ • Income based	<ul> <li>Community room</li> <li>Resident lounges</li> <li>Laundry room</li> <li>On-site maintenance</li> <li>Secured building</li> <li>Wi-Fi accessibility</li> <li>Smoke-free community</li> <li>Pet-friendly (breed and weight restrictions)</li> <li>Parking</li> </ul>
Sharon Hill Commons 401 Sharon Ave. Sharon Hill, PA 19079 484-494-4704	51	Income-based	<ul> <li>6 accessible units</li> <li>Laundry room</li> <li>Public transportation nearby</li> </ul>
Simpson Gardens 84 N. Lansdowne Ave. Lansdowne, PA 19050 610-626-6303	41	<ul> <li>62+ community</li> <li>Income-based</li> </ul>	<ul> <li>5 accessible units</li> <li>Laundry room</li> <li>Library/computer room</li> <li>Activities room</li> <li>Public transportation nearby</li> </ul>
Studevan School Apartments 1101 Hook Rd. Sharon Hill, PA 19079 610-200-6614	36	• 55+ community	<ul> <li>2 accessible units</li> <li>Community center</li> <li>Laundry room</li> <li>Parking onsite</li> <li>Public transportation nearby</li> </ul>

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

# **Assisted Living Facilities**

OAKBRIDGE TERRACE AT GRANITE FARMSOAKBRIDGE TERRACE AT LIMA ESTATES1343 West Baltimore PikeACTS RETIREMENT - LIFE COMMUNITIES INCMedia, PA 19063Residence at Lima EstatesPhone: (610)358-4946411 North Middletown Roadwww.actsretirement.orgMedia, PA 19063Phone: (610)565-6258www.actsretirement.org

# **Personal Care Homes**

Facility Name	Address	City	State	Zip	Phone	Capacity	Type of Operation
ACCOLADES SENIOR CARE	246 MELROSE AVENUE	E. LANSDOWNE	PA	19050	610-623- 2233	45	PROFIT RESPITE CARE
BRANDYWINE LIVING AT HAVERFORD ESTATES	731 OLD BUCK LANE	HAVERFORD	ΡΑ	19041	610-527- 1800	118	PROFIT
THE BRYN MAWR TERRACE	773 EAST HAVERFORD ROAD	BRYN MAWR	PA	19010	484-380- 5400	33	NON- PROFIT
CARELINK COMMUNITY SUPPORT SERVICES- TORREY HOUSE	3520 DARBY ROAD	HAVERFORD	PA	19041	610-527- 7131	17	NON- PROFIT
CHESTNUT RIDGE RETIREMENT LIVING	2700 CHESTNUT PARKWAY	CHESTER	PA	19013	610-447- 0710	130	PROFIT
DAVIS PERSONAL CARE HOME II	1128 WEST THIRD STREET,	CHESTER	PA	19013	610-874- 1993	16	PROFIT
DUNWOODY VILLAGE	3500 WEST CHESTER PIKE	NEWTOWN SQUARE	PA	19073	610-359- 4400	81	NON- PROFIT
ELWYN - FRIENDSHIP HALL	64 EAST OLD BALTIMORE PIKE	ELWYN	PA	19063	610-627- 0925	8	NON- PROFIT

ELWYN - HARMONY HALL	111 ELWYN ROAD	ELWYN	PA	19063	610-891- 7683	16	NON- PROFIT
ELWYN - RAINBOW HOUSE	66 EAST OLD BALTIMORE PIKE	ELWYN	PA	19063	610-565- 8026	6	NON- PROFIT
ELWYN - SPRING HAVEN	111 ELWYN ROAD	ELWYN	PA	19063	610-891- 2350	8	NON- PROFIT
ELWYN - WHITEHOUSE	111 ELWYN ROAD	ELWYN	PA	19603	610-891- 2450	5	NON- PROFIT
GLEN MILLS SENIOR LIVING	242 BALTIMORE PIKE	GLEN MILLS	PA	19342	(484) 848- 5447	100	PROFIT
HASKINS HOUSE	1009 RHOADS AVENUE	SECANE	PA	19018	610-623- 3624	22	PROFIT RESPITE
HOLCOMB BEHAVIORAL HEALTH SYSTEMS	1021 CHERRY TREE ROAD	ASTON	PA	19014	610-364- 9846	8	NON- PROFIT
INNE AT RIDDLE VILLAGE, THE	1048 WEST BALTIMORE PIKE	MEDIA	PA	19063	610-891- 3777	76	NON- PROFIT
JOHNSON PERSONAL CARE	502-504 WEST SEVENTH STREET	CHESTER	PA	19013	610-872- 2903	16	PROFIT
MARIS GROVE	500 MARIS GROVE WAY	GLEN MILLS	PA	19342	610-387- 4630	66	NON- PROFIT
MERRILL GARDENS AT GLEN MILLS	52 BALTIMORE PIKE	GLEN MILLS	PA	19342	610-358- 5220	120	PROFIT

PLUSH MILLS	501 PLUSH MILL ROAD	WALLINGFORD	PA	19086	610-690- 1630	79	PROFIT
QUADRANGLE PERSONAL CARE	3300 DARBY ROAD	HAVERFORD	PA	19041	610-642- 3000	143	PROFIT
ROSE TREE PLACE	500 SANDY BANK ROAD	MEDIA	PA	19063	610-565- 1405	149	PROFIT
SKYLINE MANOR	76 SKYLINE DRIVE	GLEN MILLS	PA	19342	610-459- 0110	6	NON- PROFIT
SPRINGFIELD CROSSINGS	463 WEST SPROUL ROAD	SPRINGFIELD	PA	19064	610-544- 2200	84	PROFIT
SUNRISE OF GRANITE RUN	247 NORTH MIDDLETOWN ROAD	MEDIA	PA	19063	610-566- 3535	115	PROFIT
SUNRISE OF HAVERFORD	217 WEST MONTGOMERY AVENUE	HAVERFORD	PA	19041	610-896- 9777	98	PROFIT
SUNRISE OF NEWTOWN SQUARE	333 SOUTH NEWTOWN STREET ROAD	NEWTOWN SQUARE	PA	19073	610-325- 5400	104	PROFIT
THE MANSION AT ROSEMONT	404 CHESWICK PLACE	ROSEMONT	PA	19010	610-527- 6500	221	NON- PROFIT
THE RESIDENCE AT CHADDS FORD	1778 WILMINGTON PIKE	GLEN MILLS	PA	19342	610-222- 3333	108	PROFIT
TRUEWOOD BY MERRILL, GLEN RIDDLE	263 GLEN RIDDLE ROAD	MEDIA	PA	19063	610-358- 9933	153	PROFIT

UNIVERSAL HEALTH RECOVERY CENTER	2000 PROVIDENCE AVENUE	CHESTER	ΡΑ	19013	610-876- 8448	16	PROFIT
WESLEY ENHANCED LIVING MAIN LINE PERSONAL CARE	100 HALCYON DRIVE,	MEDIA	ΡΑ	19063	610-353- 7660	59	NON- PROFIT
WHITE HORSE VILLAGE	535 GRADYVILLE ROAD	NEWTOWN SQUARE	PA	19073	610-558- 5003	79	NON- PROFIT

# **Nursing Facilities**

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

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

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

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

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

Name/Address/Phone	Type of Ownership	Size of Facility	Number of Beds	Payment Options	Respite
AVENTURA AT PROSPECT 815 CHESTER PIKE PROSPECT PARK PA 19076 (610)586-6262 www.aventuraatprospect.com	PROFIT	Medium	180	Private Payment Medicare Medicaid	Respite
BELVEDERE CENTER, GENESIS HEALTHCARE 2507 CHESTNUT STREET CHESTER PA 19013 (610)872-5373 www.genesishcc.com/thebelvedere	PROFIT	Medium	150	Private Payment Medicare Medicaid	Respite
BROOMALL MANOR 43 CHURCH LANE BROOMALL PA 19008 (610)356-3003 www.saberhealth.com/locations/broomallmanor	PROFIT	MEDIUM	123	Private Payment Medicare Medicaid	Respite

		1	r		
BRYN MAWR EXTENDED CARE CENTER 956 RAILROAD AVENUE BRYN MAWR PA 19010 (610)525-8412 www.savaseniorcare.com/broomallrehabilitationand- nursing-cent	PROFIT	Medium	160	Private Payment Medicare Medicaid	Respite
BRYN MAWR TERRACE, THE 773 E. HAVERFORD ROAD BRYN MAWR PA 19010 (610)525-8300 www.brynmawrterrace.org/	NON-PROFIT	Medium	120	Private Payment Medicare	Respite
CONTINUING CARE AT MARIS GROVE 500 MARIS GROVE WAY GLEN MILLS PA 19342 (610)387-4830 www.ericksonseniorliving.com/maris-grove	NON-PROFIT	Small	66	Private Payment Medicare Medicaid	
FAIR ACRES GERIATRIC CENTER 340 N MIDDLETOWN ROAD PO BOX 496 LIMA PA 19037 (610)891-5700 www.fairacres.org	COUNTY	Large	874	Private Payment Medicare Medicaid	Respite
HEALTH CARE CENTER AT WHITE HORSE VILLAGE, THE 535 GRADYVILLE ROAD NEWTOWN SQUARE PA 19073 (610)558-5043 http://provrehab.com	NON-PROFIT	Small	59	Private Payment Medicare	Respite
LITTLE FLOWER MANOR 1201 SPRINGFIELD ROAD DARBY PA 19023 (610)534-6000 www.littleflowermanor.org	NON-PROFIT	Medium	127	Private Payment Medicare Medicaid	Respite
Marple Gardens Rehabilitation and Nursing Center 50 N MALIN ROAD BROOMALL PA 19008 (610)356-0800 www.savaseniorcare.com/broomallrehabilitationand-nursing-center	PROFIT	LARGE	298	Private Payment Medicare Medicaid	Respite

MONTICELLO HOUSE/RIDDLE VILLAGE 1048 WEST BALTIMORE PIKE MEDIA PA 19063 (610)891-3800 www.riddlevillage.com	NON-PROFIT	Small	86	Private Payment Medicare	Respite
NAAMANS CREEK COUNTRY MANOR 1194 NAAMANS CREEK ROAD GARNET VALLEY PA 19060 (610)558-7840 www.genesishcc.com/naamanscreek	NON-PROFIT	Small	90	Private Payment Medicare Medicaid	Respite
PROMEDICA SKILLED NURSING AND REHABILITATION (WALLINGFORD) 115 S PROVIDENCE ROAD WALLINGFORD PA 19086 (610)565-3232 www.heartland-manorcare.com/Wallingford	NON-PROFIT	Medium	193	Private Payment Medicare Medicaid	Respite
PROVIDENCE REHAB AND HEALTHCARE CENTER AT MERCY FITZGERALD 600 S WYCOMBE AVENUE YEADON PA 19050 (610)626-8065 http://provrehab.com	PROFIT	Medium	129	Private Payment Medicare Medicaid	Respite
QUADRANGLE, THE 3300 DARBY ROAD HAVERFORD PA 19041 (610)642-3000 www.sunriseseniorliving.com/comm unities/the- guadrangle/about.aspx	PROFIT	Small	78	Private Payment Medicare	Respite
<b>RMH-HB/SNF</b> US ROUTE 1 MEDIA PA 19063 (484)227-2948	NON-PROFIT	Small	23	Private Payment Medicare	
ROSEWOOD GARDENS REHABILITATION AND NURSING CENTER 146 MARPLE ROAD BROOMALL PA 19008 (610)356-0100 www.rosewoodrhc.com	PROFIT	Medium	146	Private Payment Medicare Medicaid	Respite

HARLEE MANOR SPRINGFIELD REHABILITATION AND HEALTHCARE CENTER 463 WEST SPROUL ROAD SPRINGFIELD PA 19064 (610)544-2200 (Open) http://harleemanor.com http://springfieldrehabhc.com	PROFIT	Small	100	Private Payment Medicare	Respite
ST. FRANCIS CENTER FOR REHABILITATION & HEALTHCARE 1412 LANSDOWNE AVENUE DARBY PA 19023 (610)461-6510 http://sfrehab.org	PROFIT	Large	273	Private Payment Medicare Medicaid	Respite
STERLING HEALTH CARE AND REHAB CENTER 318 S. ORANGE STREET MEDIA PA 19063 (610)566-1400 <u>sfrehab.org</u>	PROFIT	Medium	164	Private Payment Medicare Medicaid	Respite
WAYNE CENTER 30 WEST AVENUE WAYNE PA 19087 (610)688-3635 genesishcc.com	PROFIT	Small	112	Private Payment Medicare Medicaid	Respite
WESLEY ENHANCED LIVING MAIN LINE REHAB AND SKD NURSING 100 HALCYON DRIVE MEDIA PA 19063 (610)353-7660 <u>www.wel.org</u>	NON-PROFIT	Small	60	Private Payment Medicare Medicaid	Respite
WESTGATE HILLS REHABILITATION AND NURSING CENTER 2050 OLD WEST CHESTER PIKE HAVERTOWN PA 19083 (610)449-8600 www.westgatehillsrehab.com	PROFIT	Small	110	Private Payment Medicare Medicaid	Respite

WILLIAM HOOD DUNWOODY CARE CENTER 3500 WEST CHESTER PIKE NEWTOWN SQUARE PA 19073 (610)359-4401 www.westgatehillsrehab.com	NON-PROFIT	Small	81	Private Payment Medicare	Respite
WILLOWBROOKE COURT AT GRANITE FARMS ESTATES 1343 WEST BALTIMORE PIKE WAWA PA 19063 (610)358-0510	NON-PROFIT	Small	82	Private Payment Medicare	
WILLOWBROOKE COURT SKILLED CARE CENTER AT LIMA ESTATES 411 NORTH MIDDLETOWN ROAD LIMA PA 19037 (610)565-8717	NON-PROFIT	Small	60	Private Payment Medicare	
YEADON REHABILITATION AND NURSING CENTER 14 LINCOLN AVENUE YEADON PA 19050 (610)626-7700	PROFIT	Medium	198	Private Payment Medicare Medicaid	Respite

# **Definitions and Key Information**

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

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

There are three ways to apply for Medicaid:

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

**CAO – Chester** 701 Crosby Street, Suite A Chester, PA 19013 **610-447-5500**  CAO – Darby 845 Main Street Darby, PA 19023 610-461-3800 Medicaid applications available: Delaware County Office of Services for the Aging (COSA) 1510 Chester Pike, Suite 250 Eddystone, PA 19022 610-490-1300

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

There are three ways to apply for Medicare:

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

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

**SSA – Darby** 807 Crosby Street Chester, PA 19013 For help you can call: Delaware County Office of Services for the Aging (COSA) Information & Referral Unit 1510 Chester Pike, Suite 250 Eddystone, PA 19022 610-490-1220

### Licenses:

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

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

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

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

## **Resources List**

#### Center for Independent Living of Central PA (CILCP)

Phone: 717-731-1900 (voice/TTY) Email: <u>Office@cilcp.org</u> Website: <u>www.cilcp.org</u>

#### **Chester Community Improvement Project (CCIP)**

Phone: 610-876-8663 Email: <u>ccip541@gmail.com</u> Website: <u>www.cciphousing.org</u>

#### Chester Housing Authority (CHA)

1111 Avenue of the States Chester, PA 19013 Phone: 610-876-5561 Subsidized housing application: <u>http://www.chesterha.org/wp-content/uploads/2013/06/Request-for-</u> <u>Tenancy-Approval.pdf</u>

> **Clarifi** Phone: 215-563-5665, 1-800-989-2227 Website: <u>www.clarifi.org</u>

Community Action Agency of Delaware County (CAADC) 1414 Meetinghouse Road Boothwyn, PA 19061 Main Phone: 610-874-8451, Weatherization Program: 610-521-8770 Email: <u>info@caadc.org</u> Website: <u>www.caadc.org</u>

#### Darby Site for Coordinated Entry:

Call CAADC at 610-874-8451 to schedule an appointment 896 Main Street Darby, PA 19023

#### **Community Hospital**

Behavioral Health Case Management 301 W. 15<sup>th</sup> Street Chester, PA 19013 Phone: 610-619-8700

#### **County Assistance Office (CAO)**

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

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

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

#### County Office of Services for the Aging (COSA)

1510 Chester Pike, Suite 250 Eddystone, PA 19022 Phone: 610-490-1300 or 1-800-416-4504 Website: <u>www.delcosa.org</u>

#### **Delaware County Housing Authority (DCHA)**

1855 Constitution Avenue Woodlyn, PA 19094 Phone: 610-876-2521, 610-876-3341 (TDD) Website: <u>www.dcha1.org</u> Subsidized housing online application: <u>https://www.rentcafe.com/onlineleasing/delaware-county-housing-authority/guestlogin.aspx</u>

**Delaware County Veterans Affairs** 

Phone: 610-891-4646 Email: <u>DELCOVA@co.delaware.pa.us</u> Website: <u>www.dmva.pa.gov</u>

#### Department of Community & Economic Development (CED) Philadelphia Regional Office 801 Arch Street, Suite 505 Philadelphia, PA 19107 Phone: 215-560-5830 Homestead Tax Exemption

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

#### Department of Housing & Urban Development (HUD)

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

#### For information about housing:

Phone: 1-800-955-2232, 1-800-877-8339 (TTY) Email: <u>HUD-PIHRC@tngusa.net</u> Affordable Housing website: <u>https://www.hud.gov/program\_offices/comm\_planning/affordablehousing/</u> Accessible Housing website: <u>https://www.hud.gov/topics/information\_for\_disabled\_persons</u> Public Housing website: <u>https://www.hud.gov/topics/rental\_assistance/phprog</u> Section 8 website: <u>https://www.hud.gov/topics/housing\_choice\_voucher\_program\_section\_8</u>

#### For information about reverse mortgages:

Phone: 1-800-569-4287, 1-800-CALL-FHA (225-5342) Email: <u>answers@hud.gov</u> Website: <u>www.hud.gov/program\_offices/housing/sfh/hecm/hecmlist</u>

Department of Human Services (DHS)

Website: www.dhs.pa.gov

Elwyn

111 Elwyn Road Elwyn, PA 19063 Phone: 610-891-2000

Email: info@elwyn.org

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

#### **Homeless Services Coalition**

(Outreach/information provided by the Office of Behavioral Health's (OHB) Division of Adult & Family Services) Phone: 610-713-2365

> Horizon House at MHP 7200 Chestnut Street

Upper Darby, PA 19082 Phone: 267-507-3875

Housing Equality Center (HEC)

Phone: 267-419-8918, 1-866-540-FAIR (3247) Email: <u>info@equalhousing.org</u> Website: www.equalhousing.org

Legal Aid of Southeastern Pennsylvania (LASP)

Phone: 1-877-429-5994 Website: <u>www.lasp.org</u>

Low-Income Home Energy Assistance Program (LIHEAP)

Phone: 1-866-857-7095, 711 (TTY) Website: <u>www.compass.state.pa.us</u>

#### Media Fellowship House

Phone: 610-565-0434 Website: www.mediafellowshiphouse.org

#### Merakey

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

#### **Nursing Home Compare**

Office of Housing and Community Development (OHCD) Phone: 610-891-5425 Email: <u>OHCD@co.delaware.pa.us</u>

Pennsylvania Assistive Technology Foundation (PATF)

Phone: 1-888-744-1938, 484-674-0506 (voice) Email: <u>patf@patf.us</u> Website: <u>http://patf.us</u>

#### Pennsylvania Department of Health (PDH)

Regional Office – Norristown Phone: 610-270-3475

#### Pennsylvania Housing Finance Agency (PHFA)

Phone: 1-800-822-1174 (HEELP, R & R), 1-800-342-2397 (HEMAP) Website: <u>www.phfa.org</u> HEMAP website: <u>http://www.phfa.org/counseling/hemap.aspx</u>

#### Pennsylvania State Survey Agency

Website: http://sais.health.pa.gov/commonpoc/nhLocatorie.asp

#### Salvation Army

151 W. 15th Street Chester, PA 19013 Phone: 610-874-0423

#### Social Security Administration (SSA)

Phone: 1-800-772-1213, 1-800-325-0778 (TTY) Medicare hotline: 1-800-MEDICARE (633-4227), 1-877-486-2048 (TTY) Medicare application website: <u>https://secure.ssa.gov/iClaim/rib</u>

> 807 Crosby Street Chester, PA 19013 8645 W. Chester Pike Upper Darby, PA 19082