

**PAPUC**  
presents



Be  
Wise

***Pathway to Resiliency***

*October 24, 2023*

*The Abraham Lincoln*

*100 North 5<sup>th</sup> Street*

*Reading, PA 19601*

# Welcome

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# Welcome



**Christian Leinbach**  
Chairman,  
Berks County Board of Commissioners

# Welcome



**Stephen M. DeFrank**  
Chairman,  
PA Public Utility Commission

# About the PUC

- Created by General Assembly in 1937 and duties given by the statute – the Public Utility Code at Title 66
- Oversees more than 9,000 entities
- Funded by assessments on regulated public utilities

# About the PUC

## What We Regulate

- Electricity
- Natural Gas
- Water & Wastewater
- Telecommunications
- Motor Carrier
- Pipelines
- Rail



# #CallUtilitiesNow

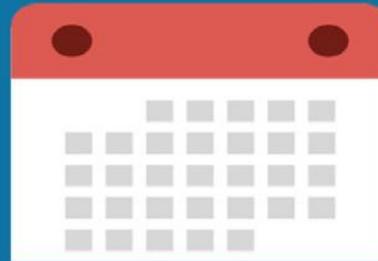


## PAST-DUE BALANCES



Call utilities to address overdue bills and accumulated balances.

## ASSISTANCE PROGRAMS



Call utilities to enroll in customer assistance programs & other resources.

## PAYMENT PLANS



Call utilities to review payment plan options to stay current & connected.

# Ways to Save Energy & Conservation Tips



## Ways to Save Energy

Find out more about Smart Meters and Act 129, and shop for your supplier, at [www.PAPowerSwitch.com](http://www.PAPowerSwitch.com)



Sealing air leaks is the first and most important step to home comfort.



You can keep hot water use to a minimum by washing only full loads in washers and dishwashers.



If your clothes dryer has an automatic cycle, use it, because drying more than needed wastes energy and wears out clothes.



You should check and clean your dryer exhaust vent occasionally and remove lint after each load.



You should weather-strip all doors and windows or install storm windows and doors to prevent drafts.



If you keep your thermostat set on 68 degrees in the winter, for every degree you raise or lower the setting, you can see a difference of up to 3% in energy costs.



If you block or restrict air flow by placing furniture over heating and cooling registers, your heating system and air conditioner will have to work harder.



You can set up a payment plan for your winter bills that is spread out over the year, not just the winter months. Call your electric or gas company and ask to be set up on Budget Billing.



You will get significant savings by lowering the water temperature setting to 120 degrees on your water heater.



Consider wrapping the hot water tank in a thermal blanket, which will help regulate the temperature and cut down on heat loss.



For safety reasons, wrap only the sides of a gas tank. Wrap the sides and top of an electric tank.



Air leaks in and out of your home around plumbing and wiring, around windows and doors, and where walls meet ceilings.



Lack of adequate weather-stripping can cost you \$50 or more a year in lost energy cost.



Washing clothes in cold water will not only prevent shrinking and fading, but will reduce your energy bill.



A seven-minute-or-less shower under a two-gallon-per-minute low-flow showerhead is more efficient than taking a bath in a bathtub full of water.



Your furnace requires routine maintenance, some from you, some from a furnace professional, in order to keep it safe and efficient.



Install a programmable thermostat, which will lower the temperature while you sleep, and will raise it automatically just before you wake up.



It takes far less energy to lower the thermostat and then raise it later than to keep it set at the same setting at all times.



The more you can leave the air conditioner off, the more money you will save.



A quarter-inch gap at the base of a three-foot wide exterior door leaks as much air as a three-inch hole in the wall of your home.

### 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 Relay Service)

**Go Online**  
[www.puc.pa.gov](http://www.puc.pa.gov)  
[ConsumerEd@pa.gov](mailto:ConsumerEd@pa.gov)



updated 5/23





**#SaveInPA**

*Jumpstart Fall and Winter  
natural gas cost savings*



# #SaveInPA

- ***Energy Use Drives Bill Size*** - The more energy a household uses, the more quickly small changes in energy prices will convert into large dollar savings on monthly bills.
- ***Falling Prices Expand Competition*** - When energy prices are falling, competitive suppliers are often able to more quickly respond and may be able to offer lower energy prices than utilities.
- ***Degrees Equal Dollars*** - Temperature has a major impact on energy usage, which can also drive total energy bills up or down, so consumers should continue monitoring their energy usage and explore how efficiency and conservation can help manage energy bills.

# #SaveInPA

- Consumers can use *PAGasSwitch* to explore and compare other offers from competitive energy suppliers which may provide savings compared to their utility's default service rate.
- The website provides consumers with valuable information on how to shop for natural gas supply services – enabling consumers to quickly compare offers from competitive suppliers against the default service rate from their local utility – and learn more on switching to a competitive supplier, or returning to default service, should they choose.

# #SaveInPA

It is important for every utility customer to understand what they are paying for natural gas supply, either through default service from their NGDC or a contract with a competitive supplier.

Key items to consider include:

- **PRICE** – How do competitive suppliers' rates compare with the utility's Price to Compare?
- **RATE TYPE** – Is the supplier contract for a fixed or variable rate – and if the rate is variable, what are the conditions of changes in the price for natural gas?
- **ADDED FEES** – Does the contract provide for additional fees – such as an enrollment fee or early contract termination fees?
- **EXPIRATION** – When will the contract expire?

# #SaveInPA

- Consumers are advised not to sign a contract without knowing the length of the contract, the price, whether it is fixed or variable and if there are any fees.
- Consumers who have questions or contractual disputes may contact the PUC's Bureau of Consumer Services at 1-800-692-7380. More information on understanding a contract with a natural gas supplier and natural gas switching can be found on *PAGasSwitch*.

# Berks Be Wise Agenda

8:00 a.m.	Breakfast
8:40 a.m.	Welcome
8:45 a.m.	Utility Assistance Programs Regulatory & Policy Updates
9:45 a.m.	Break
10:00 a.m.	Housing Services
10:40 a.m.	Mental Health Services
11:20 a.m.	Accessing Resources for Immigrants
11:55 a.m.	Door Prizes & Evaluations
12:00 p.m.	Networking & Resource Tables
1:00 p.m.	Conference Ends



# Utility Assistance Programs Regulatory & Policy Updates



Moderator

**Shari Williams**

Senior Communications Specialist,  
PA Public Utility Commission

# Utility Assistance Programs Regulatory & Policy Updates

Dan Mumford, PA PUC

Gabby Turner, UGI

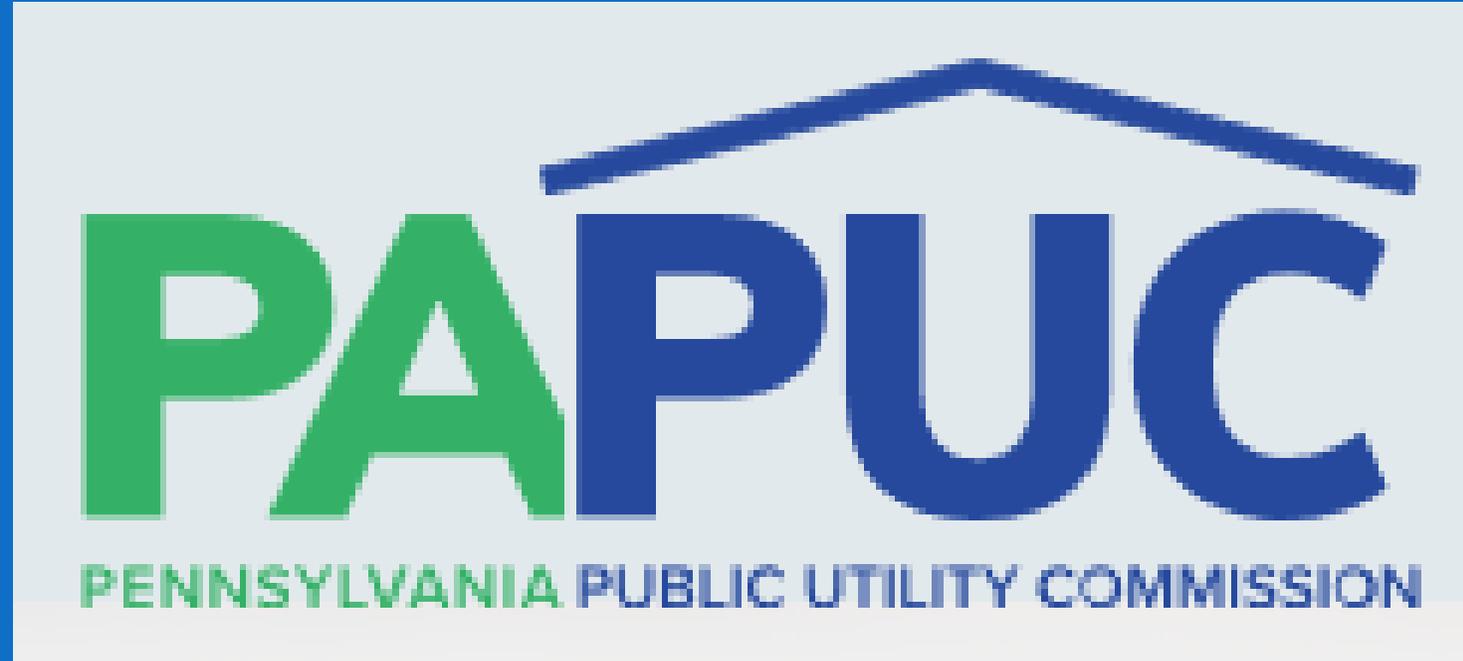
Shadla Maurtua, FirstEnergy

Jessica Rice, PA American Water

Robin Miley-Johnson, DHS

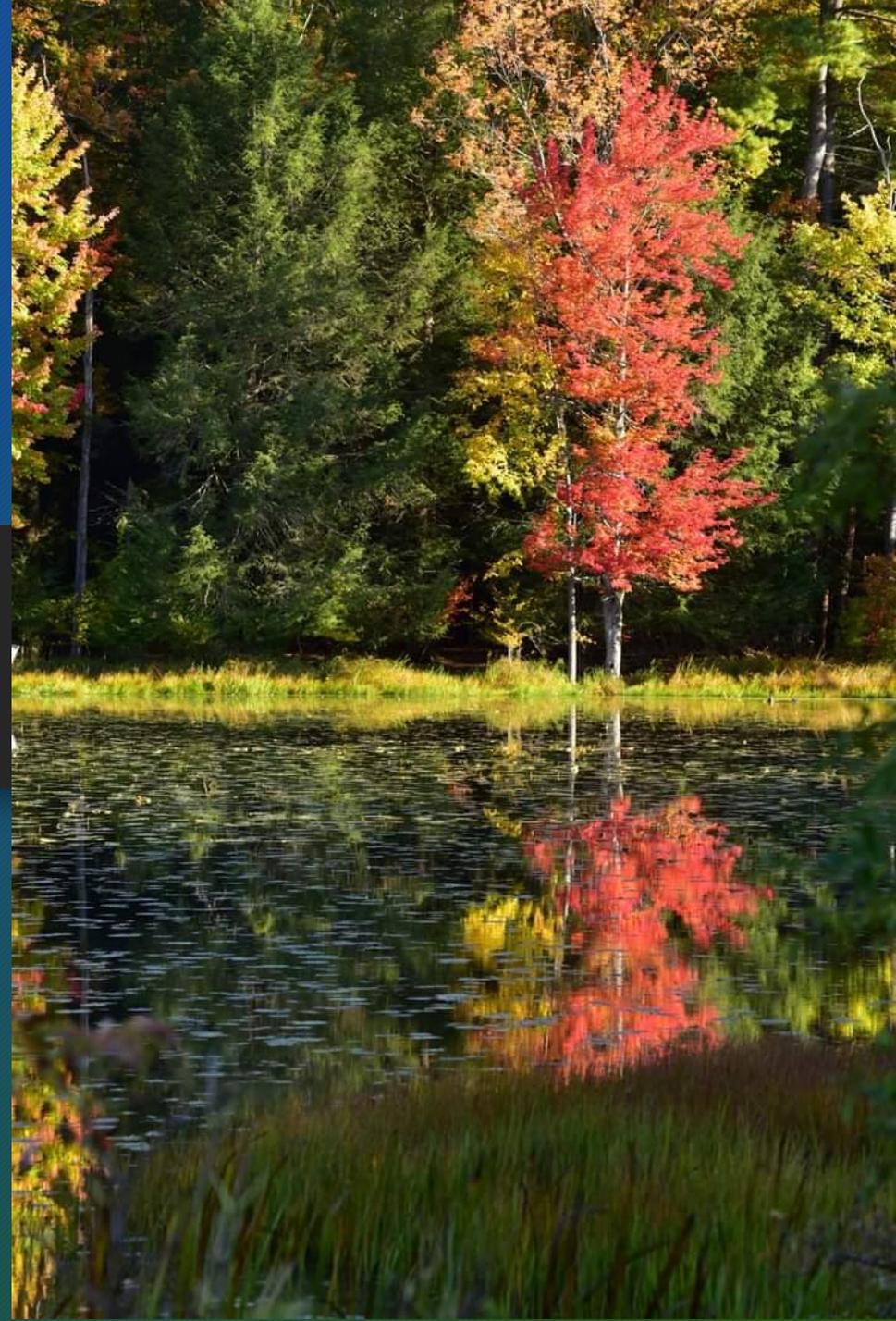
October 24, 2023

- Utility Imposters
- Natural Gas and Electric Costs this Winter
- Shopping Tips



2023 Berks County BeWise

# UTILITY IMPOSTERS



# UTILITY IMPOSTERS:



- A utility will not call a customer demanding payment over the phone “or will shut you off immediately.”
- These are scammers – frightening customers into providing a credit card number, bank account routing number, pre-paid gift/credit card number, PayPal, etc.
- If any doubt about a phone call – HANG UP. Then call your utility company – find the phone number on your bill.

# UTILITY IMPOSTERS:

IN-PERSON SCAMS: Utility personnel will rarely visit you...



- If someone knocks on your door claiming to be from your electric, water or gas utility, and “asks to see your meter” or “asks to inspect your service” etc... ask to see I.D.
- They should also be in some sort of uniform; also a clearly marked utility vehicle.
- If someone shows up and threatens to “shut off your service unless you pay me right now” – SCAM! Utilities do not collect cash in the field.
- If any doubt – DO NOT let them in, and then call the utility and ask if they sent someone to see you.

# UTILITY IMPOSTERS:



- If you feel threatened, call your local police department or state police.
- If you have been deceived into paying someone, call your local police and your bank, credit card issuer, etc. and the PA Bureau of Consumer Protection (1-800-441-2555)

# ENERGY COSTS THIS WINTER



# Natural Gas Purchased Gas Cost (PGC).



- If you do not shop - you receive default gas supply service from your natural gas distribution company (NGDC).
- NGDCs: PECO, PGW, Peoples, National Fuel Gas, Columbia, UGI.
- To serve their default customers - they go out and buy gas on the wholesale gas market.
- Pass the cost on to the consumer with no mark-up.
- **Makes up 40-60% of the bill.** Changes quarterly.

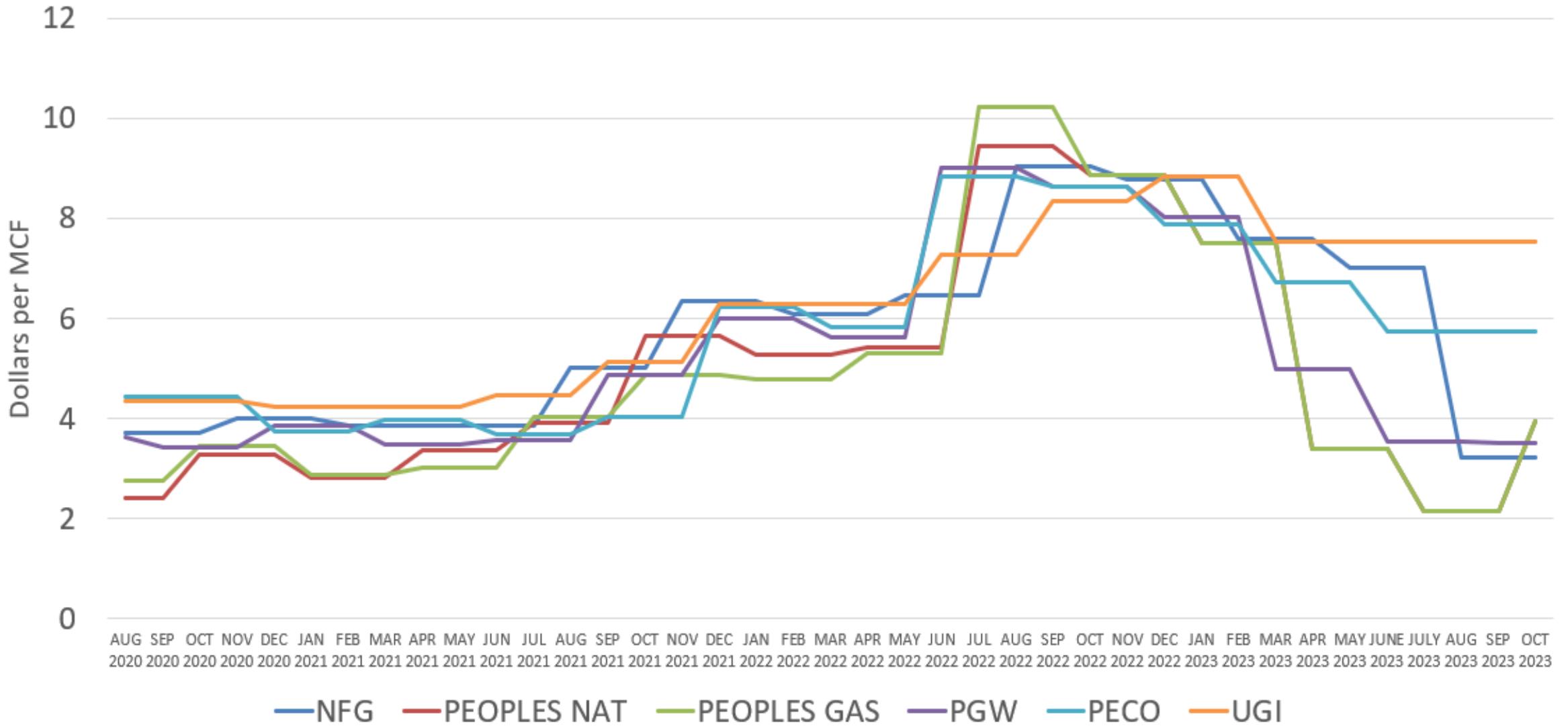
# Natural Gas: Purchased Gas Cost Rate



Residential PGC per Mcf:			
	OCT 2022	OCT 2023	% CHANGE
<b>NFG</b>	9.0436	3.2173	-65%
<b>PEOPLES</b>	8.8807	3.9521	-56%
<b>PGW</b>	8.6371	3.5056	-59%
<b>PECO</b>	8.6336	5.7364	-33%
<b>UGI</b>	8.3507	7.5238	-10%

COLUMBIA Residential PGC per THERM:			
	OCT 2022	OCT 2023	% CHANGE
<b>COLUMBIA</b>	5.6572	4.4854	-21%

# NGDC PGCs 2020 - 2023





## Electric Price To Compare (PTC)

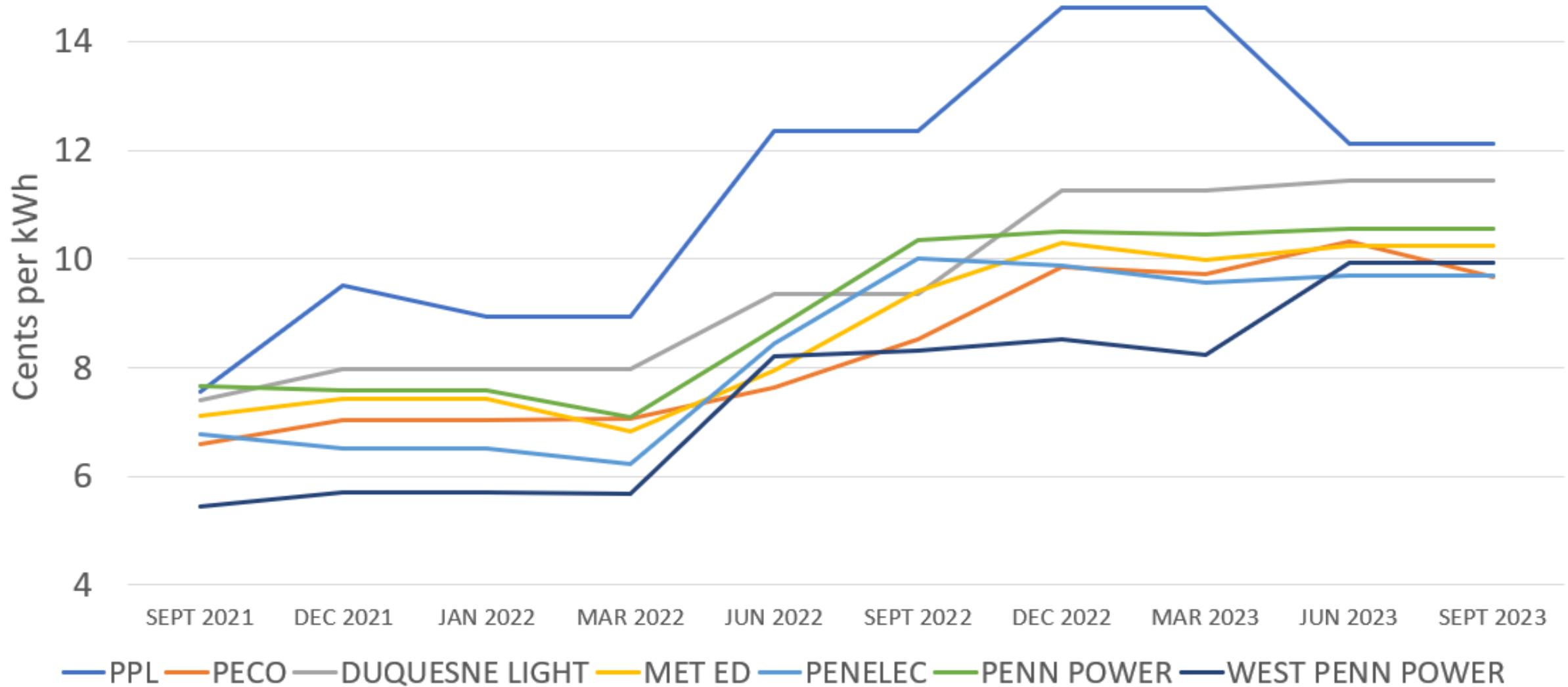
- If you do not shop - you receive default generation service from your electric distribution company (EDC).
- EDCs: PPL, PECO, FirstEnergy, Duquesne, Citizens, Wellsboro, UGI Electric, Pike Co.
- The EDCs do NOT own their own generation facilities.
- To serve their default customers - they need to go out and buy electricity on the wholesale electric market.

# Electric Price To Compare (PTC)



- The price you pay for this is called the PRICE TO COMPARE (PTC).
- The PTC changes quarterly at PECO and twice a year at PPL, FirstEnergy, and Duquesne Light.
- **The PTC makes up 40-60% of the typical customer's bill.**
- EDC PTC changes do not impact shopping customers - those customers receiving generation service from a competitive supplier.

## EDC Residential Price To Compare (PTC) 2021 - 2023



# Electric Residential PTCs - cents per kWh



	JAN 2023	OCT 2023	% CHANGE
PPL	14.612	12.126	-17%
PECO	9.855	9.672	-2%
DUQUESNE LIGHT	11.25	11.45	2%
MET ED	10.303	10.24	-1%
PENELEC	9.889	9.703	-2%
PENN POWER	10.511	10.556	0%
WEST PENN POWER	8.517	9.929	17%

# Coming up on December 1



- Every electric utility will be revising their default PTCs on December 1.
- **MET ED: increasing 10%...10.24 to 11.306.**
- Also some of the larger gas utilities will be revising their PGCs and PTCs on December 1 (including UGI)
- As these prices become known (November), the Commission will be doing outreach to the media and consumers to let everyone know what winter heating costs will look like.



# Winter expected to be costlier for those who heat with oil. But natural gas heat users will finally get a break.



By [Tami Luhby](#), CNN

Updated 6:59 PM EDT, Wed September 20, 2023



# SHOPPING FOR COMPETITIVE ELECTRIC AND GAS SUPPLIERS



# SHOPPING FOR COMPETITIVE ELECTRIC AND GAS SUPPLIERS:



## Reasons to shop:

- Saving money, especially if you are a large user.
- Compare prices. Remember that the utility default service price is NOT fixed. Can change quarterly (PECO) or every 6 months (PPL and FirstEnergy).
- Renewable energy – usually costs more – but prices are dropping. The amount of renewable can vary.
- Comparison shop. Direct mail offers. Go online.

# SHOPPING FOR COMPETITIVE ELECTRIC AND GAS SUPPLIERS:



## Reasons to shop:

- Renewable energy – usually costs more – but prices are dropping.
- The amount (up to 100%) and type (solar, wind, etc.) of renewable can vary.
- Popular – 1 out of every 3 residential shoppers are choosing renewable energy products.

# Our New Improved PAPowerSwitch.com



The screenshot shows the PAPowerSwitch.com website. At the top left is the logo for PAPowerSwitch, Pennsylvania Public Utility Commission. To the right are navigation links: Contact Us, Rate Change Alerts, and español. Below these are four main menu items: Shop for Home, Shop for Business, How To Switch, and Understanding Energy. The main content area features a large image of a house with the headline "Finding Electric Rates is Easier Than Ever". Below the headline is a text prompt: "Enter your zip code to instantly compare electricity plans for your home in Pennsylvania." At the bottom of this section are two buttons: "Zip Code" (with a location pin icon) and "Compare Now". At the very bottom left, there is a link: "Learn about business plans" with a right-pointing arrow icon.

# Our New Improved PAPowerSwitch.com



## See What Offers Are Available In Your Area

Select Rate Preference (optional)

- Fixed Rate
- Variable Rate
- Unlimited/Flat Rate

**Next**

Skip to Results

## Select Your Offer Preferences

Choose All That Apply (optional)

- No Cancellation Fee
- No Monthly Fee
- No Enrollment Fee
- Net Metering
- Introductory Prices
- Renewable Energy

**Submit**

Zip Code

Home

GO >

## THINGS TO CONSIDER

When Choosing a Fixed or Variable Rate

[Learn More >](#)

Zip Code

Search

Monthly Usage

100

Sort by

A-Z

Price

# Shop for Your Home's Natural Gas in PA

Lower your energy costs or find natural gas services that fit the needs of your home.

In Pennsylvania, you can choose the company that supplies your home's natural gas — also known as your natural gas supplier. This means you have the power to choose to switch to a competitive supplier that can offer the lowest price. Compare natural gas suppliers and rates to lock in your home's new gas plan.

Our home gas shopping page allows you to quickly compare natural gas suppliers' residential rates and products. **Individual suppliers determine eligibility for their home offers, which may vary from supplier to supplier.**

The **Pennsylvania Public Utility Commission (PA PUC)** approves rates for Natural Gas Distribution Companies (NGDC) on an annual basis. These rates can change every three months.

Natural gas distribution companies and natural gas suppliers are responsible for posted prices. Please consult the natural gas distribution company and natural gas supplier for prices, including introductory prices, cancellation policies and potential discounts that may be available to you. The prices listed are for **NEW CUSTOMERS**.

The Price to Compare must be expressed on a per Ccf/Mcf/Dth basis and includes the cost of the gas commodity, the gas procurement charge and the merchant function charge.

# SHOPPING FOR COMPETITIVE ELECTRIC AND GAS SUPPLIERS: Dealing with an agent...



- Be careful with your utility account number. Only give it IF you have indeed decided you want service with that supplier. The account number is the KEY that is used to switch your service.
- You do NOT have to shop. You NEVER have to pick a supplier.
- Ask for things in writing.
- If you do not feel comfortable – don't do it.

- “I need to see your bill”
- “I want to make sure you are receiving the utility discount/rebate/refund you are entitled to.”
- “I am conducting a survey for the [utility, PUC, etc.]”
- “You have to shop because your current [utility, supplier] is going out of the business.
- “An urgent matter about your utility bill.”
- “We are partners/working for your [utility].”

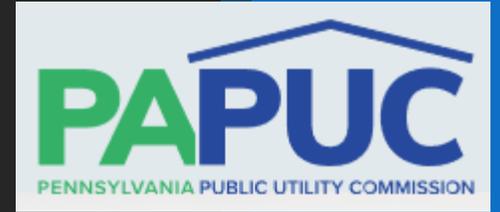
# SHOPPING FOR COMPETITIVE ELECTRIC AND GAS SUPPLIERS: dealing with an agent...



## DOOR-TO-DOOR SALES AGENTS:

- Must leave when asked to do so.
- Agent shall display his identification badge. The identification shall be prominently displayed. Needs to include name, supplier, logo, photograph, phone number.
- Agent shall immediately identify himself by name; the supplier the agent represents; reason for the visit.
- Agent shall state that he is not working for and is independent of the local utility.
- Language barrier: agent shall leave.
- Provide a copy of each document that the customer signed.

# SHOPPING FOR COMPETITIVE ELECTRIC AND GAS SUPPLIERS: Dealing with an agent...



## TELEMARKETERS:

- Caller (agent) shall immediately identify himself by name; the supplier the agent represents; and reason for the call.
- Agent shall state that he is not working for and is independent of the local utility.
- You still must receive a written disclosure (by mail or email).
- You can still ask for things in writing.
- “DO NOT CALL” list is to be respected.
- <https://www.attorneygeneral.gov/protect-yourself/do-not-call-list/>

## SHOPPING FOR COMPETITIVE ELECTRIC AND GAS SUPPLIERS:



# CAP (Customer Assistance Programs)

## CUSTOMER SHOPPING:

- CAP customers cannot shop. CAP customers must remain with default service from their utility.
- Call your utility for details.

**Problems or Questions? Call the PUC hotline: 1 800 692 7380.**

<https://www.puc.pa.gov>

**Thank You for Your  
Attention**



Dan Mumford

Director - Pa PUC Office of Competitive Market Oversight

[dmumford@pa.gov](mailto:dmumford@pa.gov)

UGI UTILITIES

LOW-INCOME  
ASSISTANCE PROGRAMS



# Federal Poverty Income Guidelines

	Household Size	150% Fed Pov	200% Fed Pov	250% Fed Pov
		CAP and LIHEAP	LIURP	Operation Share
M	1	\$1,823	\$2,430	\$3,038
O	2	\$2,465	\$3,287	\$4,108
N	3	\$3,108	\$4,143	\$5,179
T	4	\$3,750	\$5,000	\$6,250
H	5	\$4,393	\$5,857	\$7,321
L	6	\$5,035	\$6,713	\$8,392
Y	7	\$5,678	\$7,570	\$9,463
	8	\$6,320	\$8,427	\$10,533
	each add'l	\$643	\$857	\$1,071

Low-income assistance programs have eligibility based on the Federal Poverty Income Guidelines.

- The income chart changes every year
- Based on gross income (before taxes)
  - Minors income is not included

# Customer Assistance Program (CAP)

- **CAP offers 3 main program benefits:**

1. **Set Monthly Payment** - based on income or the average bill (whichever is lower)
2. **CAP Credits** – the difference between your actual usage bill and the amount you have to pay on CAP
3. **Pre -Program Arrearage** – amount of debt prior to CAP enrollment is forgiven over 36 months

## **Who is Eligible?**

- Active residential accounts
- At or below 150% FPL

## **CAP is a great program for those:**

- On a fixed income
- Low income needing an affordable set payment amount
- High debt
- High winter bills

# Operation Share

UGI employees, UGI customers, concerned citizens, and UGI corporate make donations to Operation Share to help customers who are experiencing a hardship catch up on their bill.

- A grant up to \$600 available through UGI.
- Does not need to be paid back

## Who is Eligible?

- UGI customer at or below 250% FPL



## Operation Share is a great program for those:

- Who may have a temporary hardship such as a death in the family, job loss, sickness that reduced income, etc.
- A balance under \$600

# Low Income Usage Reduction Program (LIURP)

- Under LIURP, contractors working for Community Based Organizations (CBOs) install energy efficiency measures in customer's homes to make the house more energy efficient. Some examples include:
  - ✓ Insulation
  - ✓ Air sealing
  - ✓ Heating system repairs
  - ✓ Furnace clean, tune, and safety inspection
  - ✓ Door and window caulking and weather stripping
  - ✓ Carbon monoxide and smoke alarms
  - ✓ Energy education
- No cost to the homeowner or renter. UGI pays the contractors for the work completed.



## Who is Eligible?

- UGI customer at or below 200% FPL
- Active residential service

## LIURP is a great program for those:

- Owning or renting a home that is poorly insulated and cold and drafty
- Annual usage is over 877ccfs
- Have lived in the home for at least 12 months

# Other Billing Assistance Options

LOW INCOME HOME ENERGY ASSISTANCE PROGRAM (LIHEAP)

BUDGET BILLING

PAYMENT ARRANGEMENTS

THIRD PARTY NOTIFICATIONS

SECURITY DEPOSIT WAIVER

EXTENDED BILL DUE DATE

GIFT CREDITS



# CAP Video

- <https://vimeo.com/873046551/1b430cf649?share=copy>

# Questions from Attendees

- Email: [assistance@ugi.com](mailto:assistance@ugi.com)
- Phone: 1-800-UGI-WARM
- Website: [www.ugi.com/assistance-programs](http://www.ugi.com/assistance-programs)

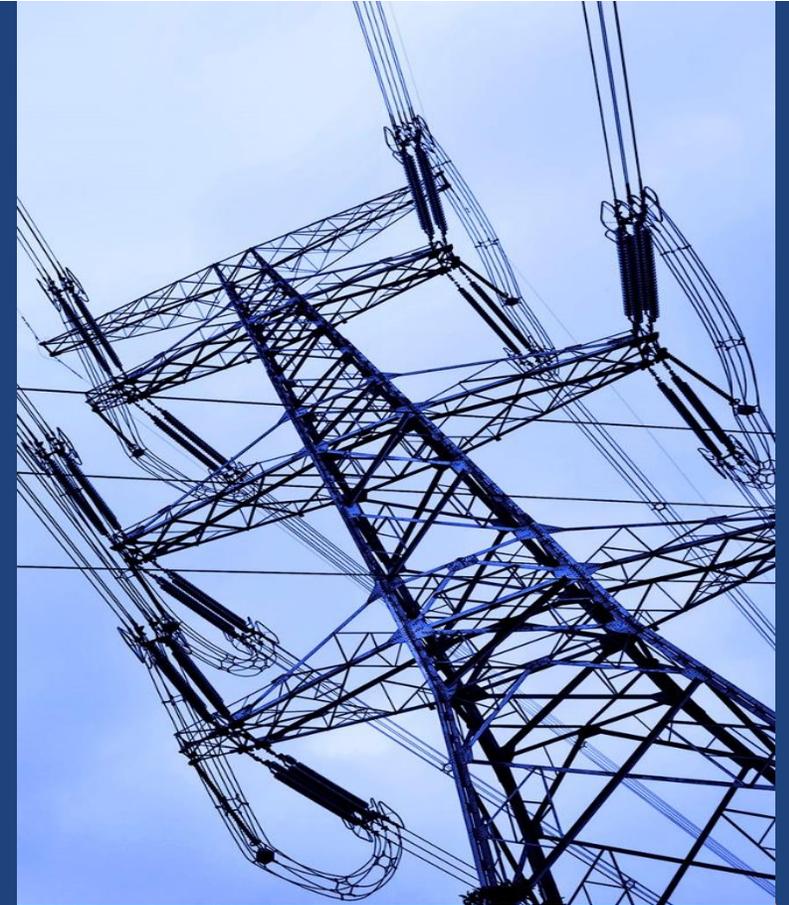


Gabby Turner  
[gwatts@ugi.com](mailto:gwatts@ugi.com)

# Pennsylvania Assistance Programs

Help is Available

Meeting  
10/24/2023





# Pennsylvania Customer Assistance Program

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# PCAP

- **PCAP helps residential customers maintain electric service and eliminate their past-due balance. The goal of this program is an affordable bill. In PCAP, the customer will:**
  - Be billed approximately the same amount each month on the budget plan, Equal Payment Plan (EPP). Enrollment in EPP is required for PCAP participants. A credit is given at the annual EPP true-up to maintain levelized billing.
  - Receive credits on the bill to either reduce the monthly budget bill or help pay a past due balance, or both.
  - Have the security deposit released and applied to the account if it was held on the account.
  - Be considered for the [WARM program](#) to improve the safety and comfort of the customer's home at no cost.
- **Program availability: Open year-round**

# PCAP

- **Applicants will be asked to provide household size and income information. Supporting documentation is required.**
- **Customers are notified when it is time to recertify by mail, phone calls or text messages.**
- **Customer can apply online or phone.**
  - Online: [www.pabillassist.com](http://www.pabillassist.com)
  - Phone: Dollar Energy Fund 888-282-6816
- **Customers can submit income documentation via mail, Fax or through the online application PA Bill Assist.**
  - Mail: Dollar Energy Fund at PO Box 42329 Pittsburgh, PA 15203
  - Fax: 412-515-1661
  - Online: [www.pabillassist.com](http://www.pabillassist.com)

# PCAP

- **Recertification periods are based on the primary income type for the household:**
  - No Income = 6 months
  - Employment, public assistance, other = 12 months (1 year)
  - SSI/Disability, Pension = 24 months (2 years)
  - An additional 12 months with the receipt of LIHEAP
    - Once per program year up to 2 times
  - If a customer reaches their benefit end date and has not completed the recertify process, benefit end date will be extended 3 months
  
- **Enhanced Outreach**
  - Participants receive a series of letters and outbound calls to encourage recertification
  - Dollar Energy Fund attempts to recertify customers via text

# PCAP

## ■ Re-Enrollment

- Retroactive Credits
  - If a customer re-enrolls within 12 months of being removed for Failure to Reverify, the customer will receive any missed subsidy and/or forgiveness credits. Not to exceed the account balance.
- Amount to Re-enroll
  - Customers are no longer required to pay to re-enroll. The balance will still be due by the customer but not required to be paid. Customers are made aware of the balance prior to re-enrollment.



# Cash Grant Programs



# Low-Income Home Energy Assistance Program (LIHEAP)

- **LIHEAP is a federally funded grant program administered by the Commonwealth of Pennsylvania through its network of local county assistance offices. LIHEAP provides customers help with paying winter heating bills, and occasionally summer cooling bills. LIHEAP funds may be used to pay an electric bill even if electricity is not the main source of heat. There are household income requirements for this program.**
- **LIHEAP has two components:**
  - CASH provides a cash payment directly to the utility, to be applied toward bill reduction if certain guidelines are met. *A cash grant can be \$300-\$1000.*
  - CRISIS provides a grant to help avoid shut off of electric service, which resulted from over-due bills. This grant also can be used to restore service shut off during the winter months. The max crisis grant is \$1000.
    - This program will provide assistance with over-due bills. Term notice is required.

# Low-Income Home Energy Assistance Program (LIHEAP)

- **The program will open November 1 and remain open through April 5<sup>th</sup> or until funds are exhausted.**
- **To apply:**
  - Contact the Department of Human Services LIHEAP Hotline 866-857-7095
    - <http://www.compass.state.pa.us/>
  - Local Assistance Offices
    - [CAO Contact \(pa.gov\)](#)

# Dollar Energy Fund

- **The Dollar Energy Fund is an emergency hardship fund designed to help residential customers who have suffered a recent financial hardship and need temporary help in paying their electric bill. Income guidelines apply.**
- **Program availability: Opens October 1 and remains open until funds are exhausted**
- **To apply:**
  - Contact Dollar Energy
    - <https://www.dollarenergy.org/need-help/application-process/>
  - Dollar Energy Assistance Agency Finder
    - <http://www.hardshiptools.org/AgencyFinder.aspx>

# WARM Program - Low Income Usage Reduction Program (LIURP)

- **The WARM Program can help low-income customers lower electric bills and keep their homes more comfortable in the winter and summer months. It is available to homeowners and renters with landlord approval.**
- **Customers participating in WARM:**
  - 1) Receive an in-home energy evaluation
  - 2) Work with a trained energy educator to create an energy-savings plan
  - 3) Have the opportunity to receive the following energy-saving items installed in the home:
    - Caulking and weather-stripping
    - Refrigerator/freezer testing and possible replacement
    - Electric water heater inspection
    - Energy-saving light bulbs

# WARM Program - Low Income Usage Reduction Program (LIURP)

- **The specific improvements eligible to be received will be determined during the home energy evaluation. No payment is required for these installations/services. There are household income requirements and electricity use requirements.**
- **Program availability: Open year-round**
- **To apply:**
  - Online: [www.pabillassist.com](http://www.pabillassist.com)
  - Phone: Dollar Energy Fund 888-282-6816



## Additional Information

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# PA Emergency Rental Assistance Programs (ERAP)

ERAP helps tenant households with paying rent, past-due rent balances, utility and home energy costs, and other expenses related to housing detailed below.

- Rent expenses include rent, rent arrears, rental costs for trailers and trailer lots, and may include long-term housing hotels, motels, and boarding homes.
- Utilities include separately stated electricity, gas, water, sewer, trash removal and energy costs, such as fuel oil.
- Other expenses related to housing include but are not limited to relocation expenses, rental fees, reasonable late fees, internet services for work, home schooling, telemedicine, etc.

# PA Emergency Rental Assistance Programs (ERAP)

Pennsylvanians can apply for themselves as tenants, or a landlord can apply on behalf of current tenant(s).

- A household must be responsible to pay rent on a residential property, and:
- One or more people within the household have qualified for unemployment benefits, had a decrease in income, had increased household costs, or experienced other financial hardship due directly or indirectly to the COVID-19 pandemic.
- One or more individuals in the household can show a risk of experiencing homelessness or housing instability; AND
- The household has an income at or below 80 percent of Area Median Income (AMI).

To see a current list of agencies taking applications visit [www.COMPASS.state.pa.us](http://www.COMPASS.state.pa.us) OR <https://www.dhs.pa.gov/coronavirus/Pages/Emergency-Rental-Assistance-Program.aspx>.

# PA Homeowner Assistance Fund (PAHAF)

***This program is currently paused and only pending applications are being reviewed.***

Pennsylvanians can apply for themselves if they meet the following criteria:

- Homeowner owns and occupies the property as their primary residence
- Property is located in Pennsylvania
- Experienced a financial hardship as a result of the COVID-19 pandemic after January 21, 2020
- The household has an income that is equal to or less than 150% AMI.

Applications can be submitted online at [Pennsylvania Homeowner Assistance Fund Registration \(iem-preregistration.com\)](https://www.iem-preregistration.com)

# 2-1-1 Helpline

- **This nationwide resource and information helpline will identify programs in your area that may assist you or someone you know with utility bills.**
- **Program availability: Open year-round**
- **To apply:**
  - Call 211 or text your ZIP Code to 898211
  - <https://www.uwp.org/programs/2-1-1/>

# Customer Assistance & Referral Evaluation Services Program (CARES)

- **CARES provides assistance on a short-term basis to payment-troubled residential customers who are experiencing a temporary hardship. Based upon the circumstances, company CARES representatives make referrals to social agencies and provide information on appropriate company and/or external programs.**

## **For customers to apply:**

- Met-Ed/Penelec – Call 800-545-7741 or contact us via the corporate website
- Penn Power - Call 800-720-3600 or contact us via the corporate website
- West Penn Power - Call 800-686-0021 or contact us via the corporate website

# Thank You



# QA



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# Customer Assistance Programs

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**Presented by Jessica Rice  
Sr. Compliance Analyst**

# Need assistance? We are here to help!

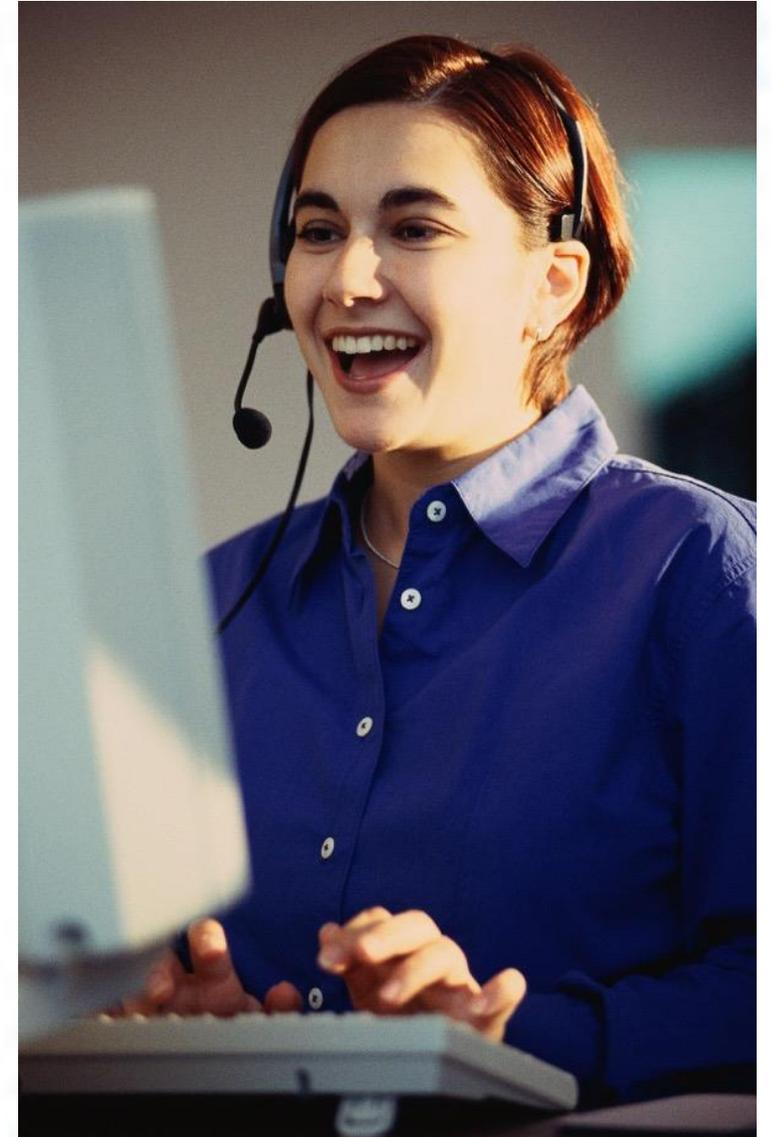
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## Customer Assistance Programs

- Tiered discounts on water & wastewater bills
- Hardship grants
- Payment arrangements
- Budget billing

## Help lowering your bill by reducing water usage

- Conservation education/water saving tips and tools



# H2O Help to Others™ – Bill Discount Program

---

**Program Benefits:**      **WATER: 85% discount on monthly water service charge and 10% discount on monthly volumetric charges**  
*(approx. \$19.48/month savings)*

**WASTEWATER: 30% discount on total wastewater charges**  
*(approx. \$23.52 month savings)*

**Duration of Benefit:**      **No end date**

**Eligible Customers:**      **Income eligible residential customers**

**How to Apply:**              **Call Dollar Energy at 1-888-282-6816.**

- Program eligibility is based on household income and number of occupants (at or below 150% of Federal Poverty Guidelines)
- Simple enrollment process with no income verification required
- No recertification
- If application is approved, discount will appear in 1-2 billing cycles

# H2O Help to Others™ – Bill Discount Program

Tier	Federal Poverty Level	Water Service Charge Discount	Water Volumetric Charge Discount	Wastewater Total Bill Discount
<b>1</b>	0-50%	80%	80%	80%
<b>2</b>	51-100% FPL	65%	50%	50%
<b>3</b>	101-150% FPL	40%	25%	30%

# H2O Help to Others™ – Hardship Grants

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**Program Benefits:** Grant of up to \$500 for water  
Grant of up to \$500 for wastewater

**Duration of Benefit:** Once per program year (October 1 – September 30)

**Eligible Customers:** Income eligible residential customers

**How to Apply:** Applications can be taken by your local Community Based Organization (CBO), by applying online at [dollarenergy.org/myapp](http://dollarenergy.org/myapp) , or by calling 1-888-282-6816. You can find your local CBO

Program eligibility is based on household income and number of occupants (at or below 200% of Federal Poverty Guidelines)

# Conservation & Education Kits

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**Conservation Kit:** A Pennsylvania American Water representative will contact you via phone to offer you a FREE water conservation kit. This easy to install kit will help you conserve water, in turn lowering your water usage and bill.

**Watch the mail:** Your FREE conservation kit should arrive within 10-15 business days via USPS.



# Budget Billing

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- Program Benefit:** Program allows for similar bill amounts throughout the year based on historical water usage. Bill amounts may adjust every 3 months.
- Duration of Benefit:** One year, but renewable at the end of each year
- Eligible Customers:** Anyone with their water account in good standing
- How to Enroll:** Call Customer Service at 1-800-565-7292

# Payment arrangements/Installment plans

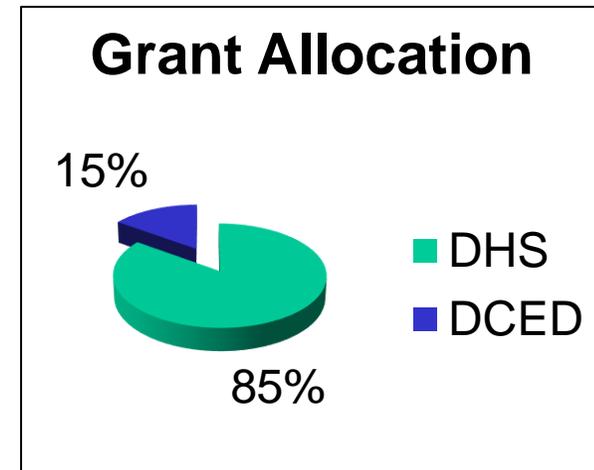
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- Program Benefit:** Allows an unpaid balance to be paid over an extended period of time.
- Duration of Benefit:** Up to 60 months. The length of the arrangement depends on the amount of the past due balance, household income and number of occupants.
- Eligible Customers:** All residential customers are eligible
- How to Enroll:** Call Customer Service Center at 1-800-565-7292

**Thank you!**

## LIHEAP is the Low Income Home Energy Assistance Program

- A federally-funded block grant to help low-income households afford home energy costs
- Pennsylvania offers heating assistance and energy efficiency improvements
  - 85% of the LIHEAP grant is administered by the Department of Human Services (**DHS**) to offer LIHEAP Cash and Crisis benefits.
  - 15% of the LIHEAP grant is administered by the Department of Community and Economic Development (**DCED**) to offer LIHEAP Weatherization assistance and LIHEAP Crisis Weatherization.



## 23-24 Program Dates:

**November 1<sup>st</sup> 2023 through April 5<sup>th</sup> 2024**

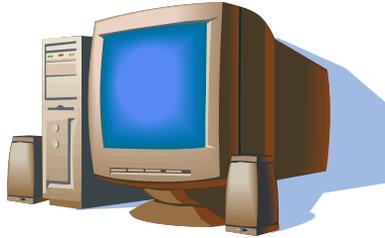
### ➤ LIHEAP Cash

- A benefit to help offset winter heating costs
- Grants range from \$300 to \$1000
- In most cases the benefit is sent directly to a participating utility or fuel vendor

### ➤ LIHEAP Crisis

- For home-heating emergencies
- Benefits from \$25 to \$1000
- No application needed if the household was already approved for LIHEAP

## How to Apply



**RESET**

2023-24 SOLICITUD PARA EL PROGRAMA PARA ASISTENCIA DE ENERGÍA PARA HOGARES DE BAJOS INGRESOS (LIHEAP)

Para solicitar el beneficio de asistencia para energía, visite el portal de servicios de energía del Estado y complete y envíe el formulario en línea. TAMBIÉN PUEDE SOLICITAR EL BENEFICIO EN LINEA EN WWW.COMPASS.STATE.PA.US, o encuentre la dirección de la Oficina de Asistencia de su condado en WWW.DHS.PA.GOV.

**SU NOMBRE Y DIRECCIÓN:** **Dirección de la Oficina de Asistencia del Condado:** **DHS USE ONLY**

**1** Complete esta sección con los datos del cabeza de familia.  
\*Use los códigos de la página 2 para ayudar a proporcionar los detalles.

Nombre (incluya apellido, nombre, inicial del segundo nombre) Fecha de nacimiento Sexo (Número de Seguro Social)

Dirección particular (incluya calle y número, núm. de apartamento, ciudad, estado y código postal(4))

Dirección postal, si es diferente (incluya calle, núm. de apartamento, ciudad, estado y código postal(4))

Condado en el que reside (Número de teléfono: Ciudadanía\* Raza (opcional) Dependencia (opcional) Estado civil)

¿Si usted actualmente recibe beneficios en efectivo, de asistencia médica o de SNAP, ¿podemos basarnos en los ingresos que tiene registrados?  No  Sí

**2** What language do you prefer? ¿Qué idioma prefiere usted?  English/Inglés  Spanish/Español  
Other/Otro (specify/especifique) \_\_\_\_\_  
Do you need an interpreter? ¿Necesita un intérprete?  Yes/Sí  No  
If yes, what language? En caso afirmativo, ¿de qué idioma? \_\_\_\_\_

**3** Usted:

alquila y los gastos de calefacción están incluidos  alquila una vivienda subsidiada del programa "Section 8" con gastos de calefacción incluidos

alquila y los gastos de calefacción no están incluidos  alquila una vivienda subsidiada del programa "Section 8" con gastos de calefacción no incluidos

vive con este grupo familiar sin ser pariente  es propietario o está comprando su vivienda  Otros: \_\_\_\_\_

Si el gasto de calefacción está incluido en su alquiler, adjunte una nota del propietario que le alquila la vivienda en la que declare que el gasto de calefacción está incluido, así como el tipo de combustible utilizado.

**4** ¿Cuál es su fuente principal de calefacción? Escoga el tipo de energía que calienta su casa o que se está usando si su fuente de calor no funciona. Adjunte una copia de su último recibo o una carta de la compañía de luz o combustible que indique el tipo de combustible y que usted ha sido aceptado como cliente.

Electricidad  Aceite  Carbón  Gas natural  Querosén  Gas propano o envasado  Combustibles mixtos  Madera/Otros

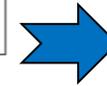
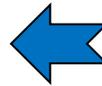
**4a** ¿Necesita electricidad para el funcionamiento de su fuente de calor principal (calor secundario)?  Sí  No

**5** Marque si algo de lo siguiente se aplica y explique si es necesario:

Servicio de electricidad suspendido  Tiene un aviso de suspensión para la electricidad  La fuente de calor principal no funciona

Servicio de gas suspendido  Tiene un aviso de suspensión para el gas  Explique: \_\_\_\_\_

Se acabó el combustible  Se acabará el combustible en 15 días



## Application Process

1. The application is reviewed to determine if it is complete.
2. Verification is requested from the applicant if needed.
3. The applicant has 15 days to provide the verification.
4. The application is approved or rejected within 30 days of receipt.
5. The applicant receives a notice explaining the eligibility decision.

ARMSTRONG CAO  
1230 NORTH WATER STREET  
KITTINGING, PA 16201


**pennsylvania**  
DEPARTMENT OF HUMAN SERVICES  
OFFICE OF INCOME MAINTENANCE  
Notice ID: 9001241035 | c:2051

Pnkyi Pnkyi  
 Liheap August Release  
 Do Not Use  
 Mechanicsburg, PA 17011

Mail Date: 08/15/2018      COMPASS: The fast and easy way to apply for benefits  
 Record ID: 03/7927130      www.compass.state.pa.us

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The Department of Human Services (DHS) is writing to you about your Low-Income Home Energy Assistance Program (LIHEAP) benefits.

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

You **qualify** for a LIHEAP Cash Benefit:  
 - \$788.00 will be sent to TEST UTILITY COMPANY on August 22, 2018.  
 - This is a one-time only payment for the 2018-2019 heating season.

If you do not agree with this decision, fill out the enclosed Fair Hearing form and mail or give it to your caseworker. It must be postmarked or received on or before September 14, 2018.

We determined your countable annual income, representing 12 months (08/2017 - 07/2018), to be **\$1,920.00**.

The income limit to qualify is **\$30,630.00**.

LIHEAP funds in your account with your fuel dealer and/or utility provider must be used by June 30 of the next LIHEAP program year or they will be returned to DHS.

**Income Details**

This is the monthly income based on what you told us and/or information we got from other data sources. Allowable deductions and expenses may be different for each program.

Member	Source		07/2018
PNKYI PNKYI	GFHGF		\$200.00
<b>Total Income</b>			<b>\$200.00</b>



Record ID: 03/7927130      Mail Date: 08/15/2018      Page 1 of 14      900124103530000107 PA162

## Client Contact Information

- LIHEAP Client Hotline
  - **1-866-857-7095**
- COMPASS
  - [www.compass.state.pa.us](http://www.compass.state.pa.us)
- LIHEAP Website
  - <https://www.dhs.pa.gov/Services/Assistance/Pages/LIHEAP.aspx>

## Vendor Contact Information

- LIHEAP Vendor Helpline
  - **1-877-537-9517**
- Vendor Mailbox
  - [RA-LIHEAPVendors@pa.gov](mailto:RA-LIHEAPVendors@pa.gov)
- LIHEAP Vendor Website
  - <https://www.dhs.pa.gov/providers/Providers/Pages/LIHEAP-Vendors.aspx/>

# Stay Connected with the Lifeline and Affordable Connectivity Programs

**Stay Connected with the Lifeline and Affordable Connectivity Programs**



**What is the Lifeline Program?**

The Lifeline Program is a federal government benefit that provides eligible households with a monthly discount on their phone or internet bill. The benefit can be used for standalone voice (telephone), Broadband Internet Access Service (or BIAS, usually called internet service), or qualifying bundled telephone/internet service product from a landline or wireless provider. This helps consumers communicate so they have the opportunities and security that telephone and internet service can provide, including being able to connect to jobs, family, health care, schools, and 911 emergency services. The Lifeline provider must be an Eligible Telecommunications Carrier (ETC) to participate.

**What Are the Benefits Under the Lifeline Program?**

The Lifeline Program provides a \$5.25 per household, per month discount on your landline or wireless voice service or a \$9.25 per household, per month discount on your qualifying wireless or landline internet service. The discount appears in the form of a reduction to the bill you pay your service provider. Please note that the \$5.25 Lifeline support for standalone Lifeline voice service is scheduled to be eliminated in certain geographic areas beginning Dec. 1, 2024. The total elimination of the \$5.25 subsidy that is set to go into effect on Dec. 1, 2024, does not apply to those census blocks where there is only one Lifeline services provider in the census block.

**How Do I Qualify?**

The Lifeline Program is available to qualifying consumers in Pennsylvania. You or someone in your household must be eligible to enroll in the program. Lifeline is limited to one discount per household. Your Lifeline discount is non-transferrable to another person. To be eligible for the Lifeline Program, you must either have an income that is at or below 135% of the federal poverty guidelines or participate in one of the following assistance programs:

- Medicaid • Supplemental Security Income (SSI) • Veteran's Pension • Federal Public Housing Assistance (FPHA)
- Supplemental Nutrition Assistance Program (SNAP) • Tribal Programs

**2023 Income Guidelines**

Household Size	135% of Federal Poverty Levels
1	\$19,683
2	\$26,622
3	\$33,561
4	\$40,500
Each additional person after 4	\$6,939

**PAPUC**



# The PUC website features a Consumer Education section

## PAPUC 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 7-11 (Telecommunications  
RelayService)

**Website**  
[www.puc.pa.gov](http://www.puc.pa.gov)  
**Email**  
[consumered@pa.gov](mailto:consumered@pa.gov)



updated 2/22

Visit:

[www.puc.pa.gov/about-the-puc/consumer-education/](http://www.puc.pa.gov/about-the-puc/consumer-education/)

Fact Sheet:

[www.puc.pa.gov/General/consumer\\_ed/pdf/Outreach\\_Education\\_Services.pdf](http://www.puc.pa.gov/General/consumer_ed/pdf/Outreach_Education_Services.pdf)



# PUC Resources

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

**Consumer Hotline: 1-800-692-7380**  
For people with speech or hearing loss,  
dial 7-1-1 (Telecommunications Relay Service)

[www.puc.pa.gov](http://www.puc.pa.gov)  
[www.PAPowerSwitch.com](http://www.PAPowerSwitch.com)  
[www.PAGasSwitch.com](http://www.PAGasSwitch.com)



# Let's Get Social



@PA\_PUC



pennsylvania\_puc



Pennsylvania Public Utility  
Commission



Pennsylvania Public Utility  
Commission



# CONTACT INFORMATION FOR THE **PUBLIC UTILITY COMMISSION**

**Pennsylvania Public Utility Commission**  
400 North Street  
Harrisburg, PA 17120

1-800-692-7380

For people with speech or hearing loss,  
dial 7-1-1 (Telecommunications Relay Service)

[www.puc.pa.gov](http://www.puc.pa.gov)

[consumered@pa.gov](mailto:consumered@pa.gov)



**Christina Chase-Pettis**  
717-772-8884  
[cchasepett@pa.gov](mailto:cchasepett@pa.gov)  
(Office in Harrisburg)



**Shari A. Williams**  
215-560-6901  
[shariwilli@pa.gov](mailto:shariwilli@pa.gov)  
(Office in Philadelphia)



# Break

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9:45 AM



# Housing Services

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**10:00 AM**



# Housing Services

Anthony Calafaty, Salvation Army

Daniel Sansary, NHS

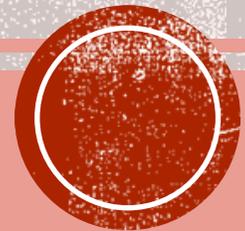
Michelle Nunez, Safe Berks

# THE SALVATION ARMY READING, PA

RESPONSES TO LOCAL HOMELESSNESS

Berks County Be Wise Conference

October 24<sup>th</sup>, 2023



## **HOMELESS PREVENTION (ESG-HP)**

- Eviction Prevention for individuals and families with court ordered eviction notice

## **RAPID RE-HOUSING (ESG-RRH)**

- Rapidly Re-House individuals and families where eviction prevention is not possible

# **EMERGENCY SOLUTIONS GRANT (ESG) RENTAL ASSISTANCE**



- Valid PA Photo Identification (all adults 18+)
- Birth Certificates (all children under 18)
- Social Security Cards or Valid Passport
- Verification of last 30 days cash income – pay stubs, public assistance budget letter, SS/SSI/SSDI award letters
- PA Compass report or proof of current non-cash benefits
- Verification of homelessness - Court ordered eviction notice- (HP) Emergency Shelter letter on agency letterhead (RRH)
- Signed copy of current lease agreement
- \*\*\*Matching funds (variable) - Money order for half of amount owed made out to owner\*\*\*
- HMIS Coordinated Entry – Berks County Assessment Tool (BCAT ESG-RRH)
- New address information (RRH)
- W-9 Form, owner name/tax ID#/SS #, address to mail check, phone number

# **ESG HP-RRH RENTAL ASSISTANCE**

**CLIENT  
DOCUMENTATION  
and  
PRE-APPROVAL  
RESPONSIBILITIES**



# **EMERGENCY SOLUTIONS GRANT (ESG) RENTAL ASSISTANCE PROCESS**

- **Clients enter office or call for initial intake assessment to determine eligibility**
- **Schedule consultation in office**
  - check zip code for Reading or Berks county
  - verify Id cards, birth certificates, ss cards, income, homelessness
  - call owner/property manager
  - schedule housing inspection
  - client returns to complete assistance
  - approximately 1 week timeline



## PERMANENT SUPPORTIVE HOUSING (PSH)

- Permanent housing in which housing assistance (long-term **scattered site** leasing) and supportive services are provided

## CONTINIUM OF CARE RAPID RE-HOUSING (COC-RRH)

- Housing that provides (short-term up to three months **scattered site** rental assistance) and supportive services

# HOUSING PROGRAMS



- HMIS Coordinated Entry Process – Berks County Assessment Tool (BCAT) completed by Berks Coalition to End Homelessness (BCEH) or partner agency
- Clients referred to PSH and COC-RRH programs during CE monthly meetings led by BCEH
- Clients must meet definition of chronically homeless (12 months continuously or 12 months on 4 separate occasions in last 3 years no breaks more than 7 nights) and have a disability (PSH)
- Follows a “Housing First” approach reducing barriers to program entry, i.e., having income, identification, MH/SUD treatment compliant (PSH)
- Must be able to have utilities (Met-Ed/UGI) on in their name (PSH/COC-RRH)
- All documentation for ESG rental assistance necessary for COC-RRH, case managers will assist clients acquire necessary documentation for PSH
- Case managers assist in housing search for COC-RRH and PSH programs

# **PSH AND COC-RRH COORDINATED ENTRY**

**CLIENT  
DOCUMENTATION  
and  
PRE-APPROVAL  
RESPONSIBILITIES**



# THE SALVATION ARMY READING, PA RENTAL ASSISTANCE/HOUSING PROGRAM AGENCY CONTACTS

- Kristy Kushner - Director of Social Services  
[Kristy.Kushner@use.salvationarmy.org](mailto:Kristy.Kushner@use.salvationarmy.org)  
610-373-5208 extension 205
- Tony Calafaty - Supportive Housing Supervisor  
[Tony.Calafaty@use.salvationarmy.org](mailto:Tony.Calafaty@use.salvationarmy.org)  
610-373-5208 extension 214
- Lucia Romero – Family Services Supervisor  
[Lucia.Romero@use.salvationarmy.org](mailto:Lucia.Romero@use.salvationarmy.org)  
610-373-5208 extension 204





Neighborhood Housing Services of Greater Berks

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# MISSION & VISION

❑ Established 1977

❑ Mission:

Neighborhood Housing Services of Greater Berks, Inc. (NHS) facilitate and provide 'affordable housing' programs that will expand home ownership opportunities to low moderate-income families.

❑ Vision:

Our community is one which there are choices of affordable and available housing opportunities in all economic levels; neighborhoods are characterized by stable populations of mixed income families.



# Meet Our Lending & Counseling Team

**Jacqueline Caraballo**



Senior Bi-Lingual Mortgage Officer

**Framarys Ramirez**



Bi-Lingual Mortgage Officer

**Samantha Gamez**



Bi-Lingual Mortgage Officer

**Briseida Valenzuela**



Loan Support Specialist

**Maria Baez**



Senior Bi-Lingual Mortgage Officer

**Cindy Gray**



Mortgage Loan Officer

**Carmen Labrador**



Counseling Department Manager

# MEET SOME OF OUR PARTNERS



# Counseling Programs

- Virtual First Time Homebuyer Education
- Credit Counseling
- Pre-Purchase Counseling
- Post-Purchase Counseling





# MARKET COVERAGE

## FHA & CONVENTIONAL LOANS

NHS cover the Commonwealth of PA

ADAMS	ELK	MONTGOMERY
ALLEGHENY*	ERIE*	MONTOUR
ARMSTRONG*	FAYETTE*	NORTHAMPTON
BEAVER*	FOREST	NORTHUMBERLAND
BEDFORD	FRANKLIN	PERRY
BERKS	FULTON	PHILADELPHIA
BLAIR	GREENE	PIKE
BRADFORD	HUNGTINGDON	POTTER
BUCKS	INDIANA*	SCHUYLKILL
BUTLER*	JEFFERSON	SNYDER
CAMBRIA	JUNIATA	SOMERSET
CAMERON	LACKAWANNA	SULLIVAN
CARBON	LANCASTER	SUSQUEHANNA
CENTRE	LAWRENCE*	TIOGA
CHESTER	LEBANON	UNION
CLARION	LEHIGH	VENANGO
CLEARFIELD	LUZERNE	WARREN
CLINTON	LYCOMING	WASHINGTON*
COLUMBIA	MCKEAN	WAYNE
CRAWFORD	MERCER	WESTMORELAND*
CUMBERLAND	MIFFLIN	WYOMING
DAUPHIN	MONROE	YORK
DELAWARE		

\*Education portion provide by a sister-agency

# NHS CLOSING COST PROGRAMS

	FHA CLOSING COST	CONVENTIONAL CCAL	CONVENTIONAL HOP
OBJECTIVE	Only closing cost / Not including the 3.5% FHA down payment	Down payment and/or closing costs.	Down payment and/or closing costs.
ELIGIBLE PROPERTIES	1-unit Single-family, owner-occupied, principal residence.	1-unit Single-family, owner-occupied, principal residence.	1-unit Single-family, owner-occupied, principal residence.
LOCATIONS	Commonwealth of Pennsylvania	Commonwealth of Pennsylvania	Commonwealth of Pennsylvania
INCOME QUALIFICATIONS	First-time homebuyers 105% AMI.	First-time homebuyers 105% AMI.	First-time homebuyers 105% AMI.
MAXIMUM CLTV	110%	110%	110%
MINIMUM & MAXIMUM LOAN AMOUNT	\$3,000.00 to 105% CLTV	\$3,000.00 to 105% CLTV	\$3,000.00 to 105% CLTV
INTEREST RATE	2% over the first lender's interest rate	2% over the first lender's interest rate	2% over the first lender's interest rate
FINANCING TERMS	7, 10 Years	7, 10 Years	<b>7,10,15,20 Years</b>
INCOME RATIOS	<b>50%</b>	45%	45%
MINIMUM INVESTMENT	\$1,500.00	\$1,500.00	\$1,500.00
CREDIT SCORE	620	620	620
FEES	Average NHS closing cost, included third-party fees \$1,100.00.	Average NHS closing cost, included third-party fees \$1,100.00.	Average NHS closing cost, included third-party fees \$1,100.00.
EDUCATION	8-hour workshop / 1 hour Counseling Session	8-hour workshop / 1 hour Counseling Session	8-hour workshop / 1 hour Counseling Session
INSPECTIONS	No Required	No Required	<b>Home &amp; Termite Inspections Required</b>

**\* PENNSYLVANIA RESIDENT ONLY**

# Impact to Community and Partners

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- In 2022 NHS provided \$3,806,829 in loans
- 247 Lending Clients
- 214 New Homeowners
- 32 Received a My LIFE loan
- 340 Received 1 on 1 Counseling
- 372 clients attended our Homebuyer Education Class
- Average 1st lender loan amount \$144,625.00
- Average NHS portfolio loan amount \$14,900.00
- Total Impact \$40,476,787.00





**2023 HUD INCOME GUIDELINES** (effective MAY, 2023)



Household Size	BERKS		
	80%	100%	105%
1 Persons	\$53,400	\$66,750	\$70,088
2 Persons	\$61,000	\$76,250	\$80,063
3 Persons	\$68,650	\$85,813	\$90,103
4 Persons	\$76,250	\$95,313	\$100,078
5 Persons	\$82,350	\$102,938	\$108,084
6 Persons	\$88,450	\$110,563	\$116,091
7 Persons	\$94,550	\$118,188	\$124,097
8 Persons	\$100,650	\$125,813	\$132,103

Household Size	LEHIGH		
	80%	100%	105%
1 Persons	\$53,700	\$67,125	\$70,481
2 Persons	\$61,400	\$76,750	\$80,588
3 Persons	\$69,050	\$86,313	\$90,628
4 Persons	\$76,700	\$95,875	\$100,669
5 Persons	\$82,850	\$103,563	\$108,741
6 Persons	\$89,000	\$111,250	\$116,813
7 Persons	\$95,150	\$118,938	\$124,884
8 Persons	\$101,250	\$126,563	\$132,891

Household Size	PHILADELPHIA		
	80%	100%	105%
1 Persons	\$62,500	\$78,125	\$82,031
2 Persons	\$71,400	\$89,250	\$93,713
3 Persons	\$80,350	\$100,438	\$105,459
4 Persons	\$89,250	\$111,563	\$117,141
5 Persons	\$96,400	\$120,500	\$126,525
6 Persons	\$103,550	\$129,438	\$135,909
7 Persons	\$110,700	\$138,375	\$145,294
8 Persons	\$117,850	\$147,313	\$154,678

Household Size	ALLEGHENY*		
	80%	100%	105%
1 Persons	\$56,250	\$70,313	\$73,828
2 Persons	\$64,250	\$80,313	\$84,328
3 Persons	\$72,300	\$90,375	\$94,894
4 Persons	\$80,300	\$100,375	\$105,394
5 Persons	\$86,750	\$108,438	\$113,859
6 Persons	\$93,150	\$116,438	\$122,259
7 Persons	\$99,600	\$124,500	\$130,725
8 Persons	\$106,000	\$132,500	\$139,125



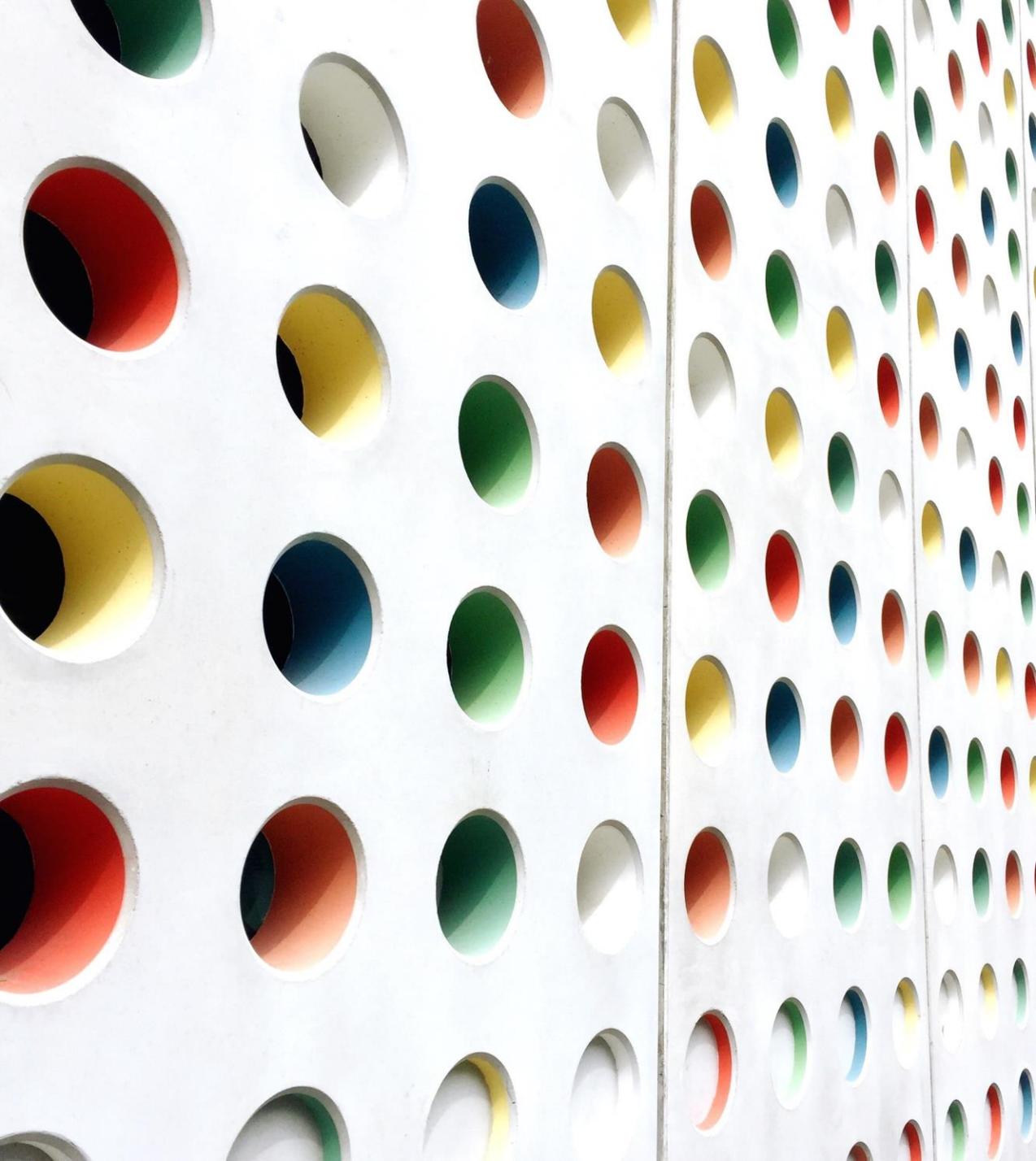
**LA FAMILIA**  
FEDERAL CREDIT UNION  
TRUST IS FAMILY



# Thank You!

*“House by house, block by block neighborhood by neighborhood, we are all building better communities.”*

We look forward to continuing working with you ..!



# Safe Berks Financial Empowerment Program

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MICHELLE NUNEZ

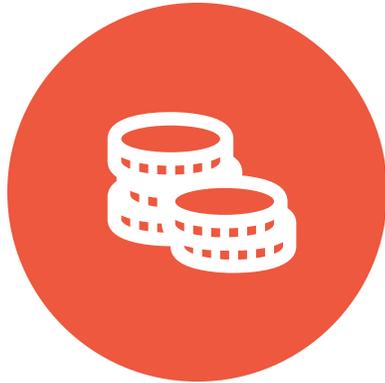
FINANCIAL EMPOWERMENT SPECIALIST

SHE/HER/HERS

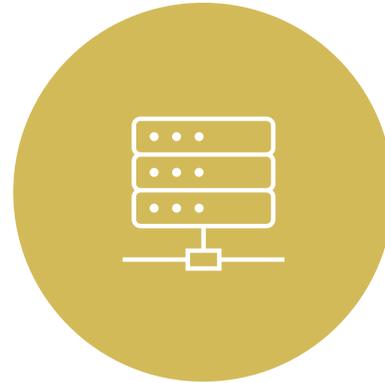


# Objectives

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LEARN WHAT FINANCIAL ABUSE IS  
AND THE IMPACT IT HAS ON  
VICTIMS



LEARN ABOUT THE ECONOMIC  
PROGRAM AND HOW IT  
ADDRESSES FINANCIAL ABUSE



LEARN ABOUT WHAT CLIENTS  
WORK ON WHILE RECEIVING THE  
FINANCIAL SERVICE.

# Opening Exercise

---

- What is financial abuse?
- Who can be a victim of this type of abuse?



# Financial Abuse

## ➤ What is financial abuse?

- It is domestic violence.
- Often begins *subtly* and progresses over time.
- Part of a pattern of abusive behavior, used to gain and maintain power and control within the relationship.
- Often traps the survivor in the relationship.

# Financial Abuse (continued)

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➤ What does financial abuse look like?

> *The abuser:*

- controls how money is spent
- withholds money or gives an allowance
- withholds basic living resources, medication or food
- does not allow victim to work or earn money
- and/or steals the victim's identity, money, credit or property

# Financial Abuse (continued)

- Who can become a victim of financial abuse?
  - Anyone. This type of abuse, like others, does not discriminate
- What are some impacts that financial abuse can have on a victim?
  - It can be a major factor in why victims of abuse remain or return to abusive relationships
  - Unable to care for themselves and/or their families
  - Unable to find employment (may lack job skills)
  - Unable to find housing (may be at risk for homelessness)
  - Struggle to save for the future
  - May find themselves debt-ridden
  - Feel dependent, powerless, fearful, insecure and/or unconfident

# At Safe Berks...

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➤ The Counseling Department offers financial empowerment services to survivors through the Economic Sustainability Program.

- Individual financial counseling sessions
- Financial Empowerment Curriculum (Classes)
- Financial Skills Practice Groups
- Job Fairs
- *Assess current housing needs*

*\*All services are free and confidential*



# Individual Financial Counseling

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- Sessions held between the client and the Financial Empowerment Specialist:
  - Address the needs and goals of the survivor
  - A variety of topics are covered depending on the individual's situation
  - Topics include learning about financial abuse, financial safety planning employment opportunities (e.g., providing information for open positions, connecting clients to employers, etc.), job interview preparation (e.g., dress for success, resume building, mock interviews, etc.), housing assessment, education information/opportunities (e.g., college, GED, technical institutes, FASFA, etc.), credit building, budgeting, loans, and more.
  - COVID-19 has increased the need of employment, stable income, and housing (which have become big focuses when working with victims)



# Financial Safety Planning

---

What should a victim do if they are being financially abused?

- *Step One: Think about confidence level regarding their finances.*
- *Step Two: Gain information about their assets and liabilities.*
- *Step Three: Begin saving money immediately.*
- *Step Four: Seek financial independence, one step at a time.*

*How can extra money and/or new funds be found, created or hidden? Think of this as part of a financial safety plan.*

# Financial Empowerment Curriculum (Classes – flexible)

- “Financial Empowerment Curriculum: Moving Ahead Through Financial Management”
  - Created by The Allstate Foundation and the National Network to End Domestic Violence (NNEDV)
  - Provide strategies and resources to survivors of domestic violence so that they may take control of their lives through financial empowerment.
  - Curriculum was taught within the course of a month (four weeks)
  - Classes were offered during the morning and the evening (participants chose the class that best fit their schedules)
  - Learn about financial abuse, financial safety planning, budgeting, savings, credit building, loans, and more
  - Matched Savings Program (survivor must complete curriculum to be eligible)

# Other Financial Empowerment Services...

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## ➤ Financial Skills Practice Groups

### > Topics offered:

- Budgeting
- Credit Building
- Job Interview Preparation

## ➤ Job Fairs

- > Held on-site with outside employers and open for all Safe Berks clients
- > Offered to provide employment resources for clients working toward securing employment

# HOUSING

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Safe Berks Rapid Rehousing Program:

Temporary financial assistance to assist clients towards self-sufficiency with rental assistance.

- Our program is a 70/30 program, meaning Safe Berks assist the client with 70% of the rental cost and the client pays the other remaining 30% of their rental portion.
- The length of the client's program term is determined by their client/family need.
- Eligible clients are those: who are currently fleeing domestic violence as well as currently homeless.

Questions?

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# For more information...

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**Michelle Nunez**

Financial Empowerment Specialist

P: 610.373.1206 Extension 208

[MichelleN@SafeBerks.org](mailto:MichelleN@SafeBerks.org)

Pronouns: She/Her/Hers

# Mental Health Services

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**10:40 AM**



# Mental Health Services

Breannah Allen, Kidspeace

Ralph Kabakoff, Hope Springs

# Walk-In Level of Care Assessments

ACCESSING SAME DAY SERVICES IN  
YOUR COMMUNITY



KidsPeace®

# BREANNAH ALLEN, MA

Program Manager of KidsPeace Outpatient programs: providing outpatient counseling and medication management to 1,200+ clients.

## Previous Experience:

- Family Based Therapist specializing in working with children who are victims of sexual assault.
- Prevention Educator/Crisis Counselor for Sexual Assault Victim Services Center.

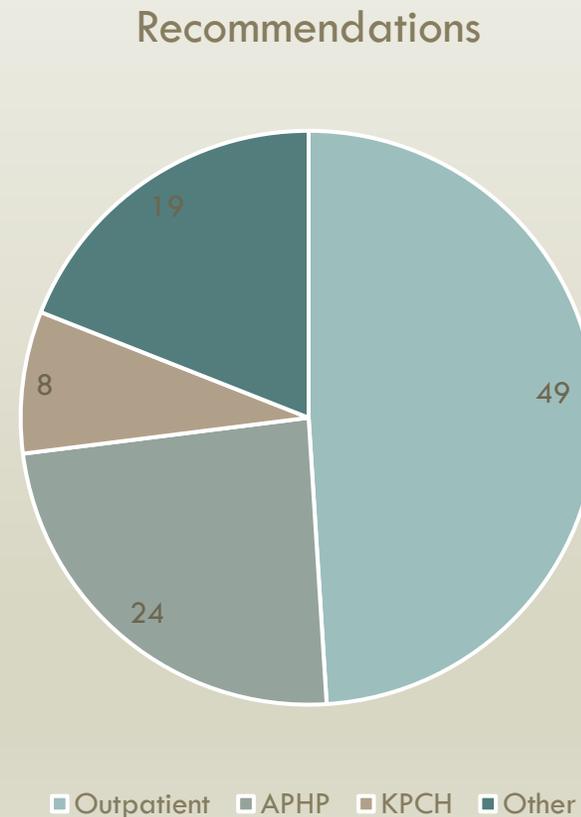
# WALK IN LEVEL OF CARE ASSESSMENTS

A free and no strings attached service offered by KidsPeace that:

- Provides a Level of Care Recommendation and Safety Plan
- Helps individuals & families navigate the mental/behavioral health system
- Diverts mental health emergencies from the Emergency Department
- Keeps individuals in the community by intervening earlier

# WALK IN LEVEL OF CARE ASSESSMENTS

Over the last ten years  
KidsPeace has provided  
Walk In LOC assessments to  
6.5K community members from the  
Lehigh Valley & surrounding areas.



# WALK IN LEVEL OF CARE ASSESSMENTS

As of September 2023, this service is now available right here in Berks Co.



# WHAT YOU'LL WALK AWAY WITH TODAY...

Where & When you can access a Walk-In Assessment

Who would benefit from a Walk-In Assessment

What your clients can expect when they arrive

What Level of Care Recommendations your clients might expect and next steps

# WHERE & WHEN YOU CAN ACCESS A WALK-IN ASSESSMENT

- In Person @ 704 Hay Rd. Temple PA
- 8am – 2pm
- Family and supportive people can attend: parent, FBS worker, guidance counselor

# WHO WOULD BENEFIT FROM A WALK-IN ASSESSMENT

Range from interest in engaging in mental & behavioral services but unsure where to begin all the way to suicidal or homicidal ideation. There is no age limitations on who can request a Walk-In.

A few things to look for:

- An increase in behavior symptoms with no explanation
- Any high risk behaviors that may result in harm to self or others
- Threats of violence or an increase in aggression

# WHAT YOUR CLIENTS CAN EXPECT WHEN THEY ARRIVE

- Check in at the front desk and let them know you're there for a walk in
- Because this is unscheduled there may be a wait
- Client will work with a clinician on a LOC assessment, reviewing thoughts and behavior primarily over the past month.

Thoughts: suicide/homicide/disorganized thoughts/hopelessness...

Behavior: elopement/non-suicidal self-injuring/suicide attempt/aggression...

# WHAT LEVEL OF CARE RECOMMENDATIONS YOUR CLIENTS MIGHT EXPECT AND NEXT STEPS

## Standard Levels of Care:

- Outpatient: Identified need for services, no safety concerns, can safely wait.

Client will be connected to either KidsPeace or other local OP provider.

- Acute Partial Hospitalization Program: if symptoms continue could result in hospitalization, significant spike in symptoms, risk harm to self or others.

If the family is able to attend KP APHP, walk-in clinician will complete referral.  
If family would prefer another provider we will provide referral information.

# WHAT LEVEL OF CARE RECOMMENDATIONS YOUR CLIENTS MIGHT EXPECT AND NEXT STEPS

## Inpatient Hospitalization:

- Is the client eligible for a direct admit for KidsPeace Children's Hospital?

Age/available beds based on gender/staffing required based on acuity of aggression or hyper-sexualized behaviors/can the client be safely transported to the hospital...

## If Yes...

- Our staff will coordinate an internal admission, including insurance authorization and signing 201.
- Family will transport child to KPCH

# WHAT LEVEL OF CARE RECOMMENDATIONS YOUR CLIENTS MIGHT EXPECT AND NEXT STEPS

If No...

- The family and/or Client will be referred to preferred Emergency Department
- Walk-In clinician will call Emergency Department and coordinate clinical with the charge nurse/Psychiatric Emergency Staff.

Validates parent/client symptom report with an agency voice

Provides a stronger clinical picture of risk requiring inpatient admission

# WHAT LEVEL OF CARE RECOMMENDATIONS YOUR CLIENTS MIGHT EXPECT AND NEXT STEPS

Others:

- Case Management
- Information about IBHS, FBS, MST, etc
- Connecting families to community resources

# SAFETY PLAN

- Individual Coping Skills
- Family Supports
- Community Activities & Resources
- Contact information for local and national crisis hotlines

# WHO WOULD NOT BENEFIT FROM A WALK IN?

- If an individual cannot be safely transported to the walk-in due to aggression or other unsafe behaviors (if this is the case please call 911)
- If an individual is reporting an overdose within the last 24-48 (This person will need to be medically cleared prior to receiving any services)
- If an individual is seeking a psychiatric evaluation/diagnosis/medically prescribed service.
- If an Individual is seeking medication refills/consults on current medications.
- If an individual is seeking an excused absence from work or school for an extended period of time

# FEEDBACK FROM THE COMMUNITY

93% of families said that this service helped them avoid a potential crisis

85% said they would have gone to an ED if they did not have access to this service

“Staff were friendly and understanding, extremely helpful.”

“Therapist was nice and very sympathetic towards my family.”

“We feel like we were heard and are coming out with a comprehensive next step.”

“Very professional and careful to explain everything. Highly appreciated.”

“I feel this will give us some answers to our questions.”

“Therapist was awesome.”

“Good experience and clear next steps.”

# Hope Springs Clubhouse

*A Psychiatric Rehabilitation Program for  
Youth and Young Adults*

# Current Mental Health

- Recent statistics paint a bleak picture - 42% of adolescents are experiencing depressive symptoms. Without proper mental health support, the situation will only continue to worsen and more young lives will be lost to suicide



# Part of the Solution

- By supporting in Hope Springs Clubhouse, we can work together to create a safe and supportive environment for our young adults to thrive in and break the current cycle.



**Clubhouse International**

Creating Community: Changing the World of Mental Health

# Hope Springs Clubhouse 2015

- The Healthy Transitions Grant
- Waiver for serving 16 & 17 year olds
- Began inside of Mosaic House with the Young Adult Committee

# What's a Clubhouse

- Membership
- Relationships
- Space
- Work Ordered Day
- Employment
- Education
- Functions of the House
- Funding Governance and Administration

# Membership

- Membership is voluntary and without time limits
- Membership is forever
- Members have access to all facets of the Clubhouse both physical and in practice
- We as staff and members together, reach out to members we haven't seen

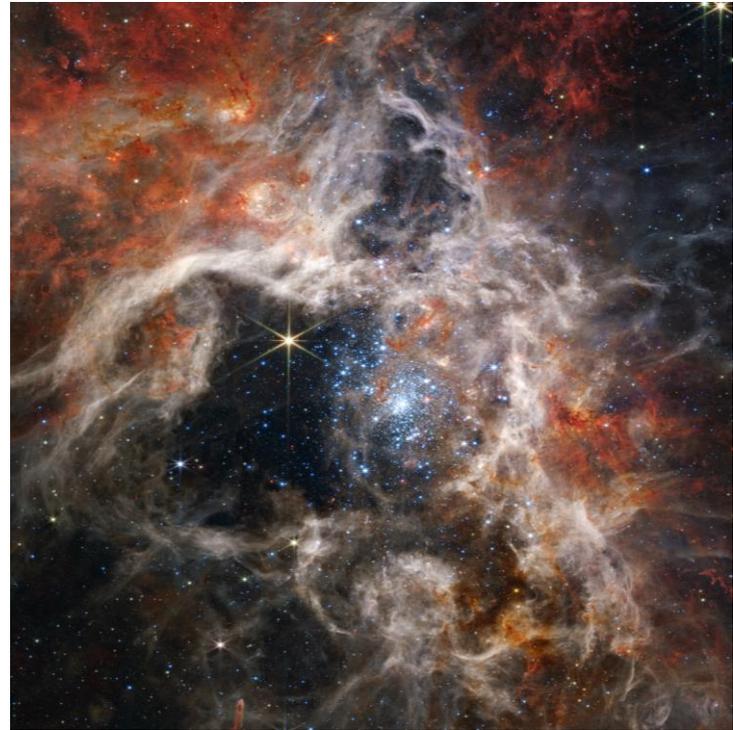
# Relationships



- Ending the stigma of mental health
- No separation between members and staff meetings
- The Clubhouse is structured so we have to include members in order for operations to continue
- Socials are scheduled three times a month

# Space

- We are not connected to any mental health or medical health programs
- The Clubhouse and open and there are no spaces that are reserved for staff or members.



# Work-Ordered-Day

- Structured around what is necessary for the house to function
- Mimics the work week
- Members have the opportunity to participate in all of the work of the Clubhouse
- Members and staff work side-by-side to complete the tasks, there's no hierarchy



# Employment/Education

- Independent/Supported Employment
- Supported Education
- Transitional Employment
  - 6-9 Months
  - Paid at prevailing wage
  - Part time, entry level positions

# Shared Governance

- Members are involved with all decisions
- An advisory board of community members helps to provide support and input



# Hope Springs Clubhouse Membership

- Eligibility
  - 16-25 years old
  - History of Mental Illness (exceptions can be made regarding diagnoses)
  - Have difficulties in functioning in at least one of the living, learning, working, and/or socializing domains
  - Choose to participate in the program



# Transportation



- We have access to a bus stop within a few yards of our location
- We provide access to free transportation to and from the Clubhouse anywhere in the county

# How to Refer a Member:

- Bring the individual for a tour
- Complete referral form:
- Referral Form must be completed and signed by a practitioner of the healing arts:
  - Physician, Physician Assistant, Certified Registered Nurse Practitioner, or Psychiatrist
  - Please include diagnosis codes

# Member Success Stories

- Johnny- Successfully found employment and passed his Driver's Exam and has his license
- Jonah- Successfully completed a TE and his GED and is now working a 2<sup>nd</sup> TE at PSU Berks.
- Krissy- Successfully released an album and is working at YMCA for over a year and modeling in the community.
- Bravo struggled socializing with others and being in crowds. Bravo has made friends and gained confidence in himself. He's doing much better today and just completed his 1<sup>st</sup> TE.



# Any Questions???

Ralph Kabakoff, MS  
Program Director of Clubhouse Services  
[rkabakoff@trsinc.org](mailto:rkabakoff@trsinc.org)

40 N Kenhorst Blvd  
Reading, PA 19607  
Phone: (484) 650 0198  
Fax: (610) 375 3595

# Accessing Resources for Immigrants

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**11:20 AM**



# Accessing Resources for Immigrants

Matthew Lamberti,  
Community Justice Project



Access to resources for  
immigrants

Matt Lamberti & Rafael  
Benzecry

Community Justice Project  
(CJP)

Reading's Office

COMMUNITY JUSTICE PROJECT

# What Part of Legal Immigration Don't You Understand?

Mike Flynn and Shikha Dalmia

Illustrated by Terry Colon

Opponents of illegal immigration are fond of telling foreigners to "get in line" before coming to work in America. But what does that line actually look like, and how many years (or decades) does it take to get through? Try it yourself!



Do you have family in the USA?  
 Yes  
 Is your relative a U.S. citizen or lawful permanent resident?

### UNITED STATES CITIZEN

Are you that relative's parent, spouse, or minor child?

**Yes**

Congratulations! You've found one of the easiest ways to become an American. There is no annual cap on the number of spouses, minor children, or parents of U.S. citizens who can enter, and they generally can receive green cards.

After five years (three if you're a spouse), a green card holder is eligible to become a citizen.

After you file your naturalization papers and endure six to 12 months of processing delays, you can take a language and civics test. Pass it, and you're a citizen.

Total time to immigrate and become a citizen: BEST CASE: SIX TO SEVEN YEARS

**No**

Adult children and siblings of U.S. citizens can apply for a green card.

Wait time depends on home country and marital status.

Single adult children: six-to-14-year wait.

Married adult children: seven-to-15-year wait.

Siblings of U.S. citizens: 11-to-22-year wait.

With a green card, you likely can become a citizen after six years.

Total time to immigrate and become a citizen: 12 TO 28 YEARS

### LAWFUL PERMANENT RESIDENT

Are you the spouse or child of a lawful permanent resident?

**Yes**

If you're the child, are you a minor?

Spouses and minor children of lawful permanent residents can apply.

Wait time depends on home country. Wait time: five to seven years.

With a green card, you likely can become a citizen after six years.

Total time to immigrate and become a citizen: 11 TO 13 YEARS

**No**

Are you single?

Sorry, you don't qualify to apply.

Wait time depends on home country.

Wait time for a single adult child of a lawful permanent resident: nine to 14 years.

Total time to immigrate and become a citizen: 14 TO 20 YEARS

Are you skilled?

**Yes**

Do you have a college degree in a specialty occupation?

OK. Then you have a shot, if...

...you have a job offer.

**Yes**

The wait time for a green card is typically six to 10 years.

After your green card, count on another five to six years for citizenship.

Total time to immigrate and become a citizen: 11 TO 16 YEARS

**No**

Can you prove that you are a genius? How about a star athlete? Or an investor with \$1 million?

Sorry! There is virtually no process for unskilled immigrants without relations in the U.S. to apply for permanent legal residence. Only 10,000 green cards are allotted every year, and the wait time approaches infinity. (Those who receive H-2A or H-2B temporary visas for seasonal work cannot transition to a green card.)

Can you prove that you are a genius? How about a star athlete? Or an investor with \$1 million?

**Yes**

Congratulations! You have found the quickest way to get a green card, taking 12 to 18 months. But you would have made it anywhere, Mr. Beckham.

With your green card you can become a citizen in five to six years.

Total time to immigrate and become a citizen: SIX TO SEVEN YEARS

**No**

Sorry, you're out of luck.

Is your employer willing to file the paperwork for a labor certification? And conduct a new job search for your position? And pay up to \$10,000 in legal and other fees?

**Yes**

If an employer can't wait six to 10 years for you to start work...

...is he willing to apply for your temporary work visa (H-1B)?

**Yes**

Then you have a 50/50 chance of getting your H-1B, because these visas are capped at 85,000 per year, well below the total demand. They run out on the first day they become available. If you are lucky enough to get one, you can start working in the country and your employer can apply for your labor certification and green card.

Sorry, you're out of luck.

**No**

Sorry, you're out of luck.

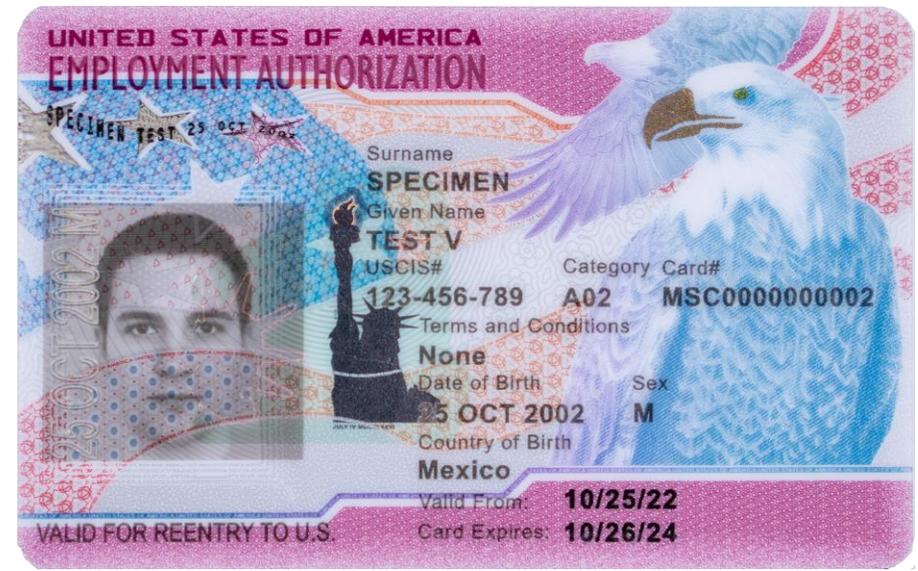


# Immigration Glossary

- **Adjustment to immigrant status:** This procedure allows certain noncitizens already in the United States to apply for immigrant status.
- **Beneficiary:** A noncitizen who is sponsored by a relative or a business or has self-petitioned for an immigration benefit.
- **Deferred action:** A type of prosecutorial discretion that allows an individual to remain in the United States for a set period.
- **Green Card:** Also known as a Permanent Resident Card, it evidences a lawful permanent resident status in the United States.
- **Employment Authorization Document (EAD):** sometimes referred to as a work permit, is a document that provides temporary employment authorization to noncitizens in the United States.
- **T Visa:** status that provides immigration protection to victims of trafficking.
- **U Visa:** status that provides immigration protection to crime victims who have suffered substantial mental or physical abuse because of the crime.
- **U.S. Citizenship and Immigration Services (USCIS):** A federal agency in the Department of Homeland Security that oversees lawful immigration to the United States.



# Immigration Glossary



# Government Organizations and Structure



## Homeland Security



U.S. Customs and Border Protection



U.S. Immigration and Customs Enforcement



U.S. Citizenship and Immigration Services

Executive Office for Immigration Review & Board of Immigration Appeals (EOIR & BIA)

(“Immigration Court” for noncitizens in removal proceedings)



# Community Justice Project: History and Mission

- 1996 Welfare Reform & Restrictions to Legal Services;
- Protect and expand the civil rights of poor families and low-wage workers;
- CJP challenges policies and practices which cause hardship to poor people throughout Pennsylvania;
- CJP specializes in class action litigation, legislative lobbying and innovative advocacy;
- CJP is an “unrestricted” legal service program.



# CJP's legal services provided in Reading

- U-Visa Cases;
- T-Visa for Immigrant Victims of Human Trafficking;
- VAWA Cases;
- Labor Deferred Actions;
- Permanent Residency & Citizenship;
- General Immigration Guidance and Referrals.



# U Visa for victims of crime in the workplace

## Eligibility

- Victim of Qualifying Crime
  - *Includes workplace crimes*
    - *Sexual assault, harassment, stalking, extortion, witness tampering, fraud in foreign labor contracting, debt peonage, trafficking, forced labor*
- Possesses Information & is helpful in investigation and/or prosecution of crime
  - Certification by law enforcement required
- Substantial physical or mental harm
  - Hurdle for employment-based U visas
  - Presumed for crimes of violence
- *Very generous waiver of grounds of inadmissibility*

# T Visa for victims of labor trafficking

## Eligibility:

- Victim of a severe form of human trafficking
  - Sex Trafficking
  - Labor Trafficking
- Is in U.S. on account of trafficking
- Complies with reasonable requests for assistance from law enforcement
  - Certification is not required
- Would suffer hardship involving extreme and unusual circumstances if removed from U.S.
- Very generous waiver of grounds of inadmissibility

# U & T visa- benefits

- 4 years of lawful immigration status
- Work authorization
- Path to Lawful Permanent Residence after 3 years
- Certain family members can derive status
  - Spouses (legally married), children under 21 years of age
  - Parents and siblings, if Applicant is a minor
  - For T visa, expanded universe of derivatives where they face “present danger” of retaliation as a result of the victim’s escape or cooperation with law enforcement
- Access to public benefits
- **Currently a VERY long wait for U visas; Approx. 2-year wait for T visas**



# VAWA

- Violence Against Women Act (1994);
- Allows victims of domestic violence to gain lawful status on their own;
- Domestic Violence can be physical assault or extreme cruelty;
- Beneficiaries: Spouses and Parents of USC/LPR or Children of USC;
- Benefits: 1) Protection from Deportation; 2) Access to Public Benefits; and 3) Employment Authorization.



# Labor Deferred Action

- Form of administrative relief to defer removal action (deportation) against noncitizen workers who are victims of, or witnesses to, the violation of labor rights;
- While the deferred action is in effect, a noncitizen worker is considered lawfully present in the U.S.;
- Labor dispute is needed;
- Difference between federal and state procedures.



# Permanent Residency & Citizenship

- Permanent Residency: **1)** family-based, **2)** employment-based, **3)** special immigrant (e.g., religious worker), **4)** asylee/refugee, **5)** human trafficking/crime victim, **6)** special programs based on certain public laws (e.g., Cubans, Haitians) and **7)** additional options (e.g., diversity).
- Citizenship: **1)** Have been a lawful permanent resident of the United States for at least 5 years; **2)** Have been a married lawful permanent resident that lives with the same U.S. citizen spouse for the last 3 years; etc.



# Public Benefits for Immigrants

- Each Public Benefit has its own rules for eligibility;
- If applicant is eligible for Public Benefits, they are most likely eligible for LSC funded services since most statuses overlap;
- Encourage programs to assist with appeals related to immigration-based denials;
- Rules for immigration eligibility:
  - Section 322.31 of Medical Assistance eligibility handbook
  - Section 522.32 of SNAP eligibility handbook
  - Section 122.12 of TANF eligibility handbook



# Public Benefits for Immigrants

## Medical Assistance in Pennsylvania Medical Assistance Handbook Section 322.3

- Section 322.31 Non-Citizen Status;
- Lawful Permanent Residents (green card holders)
- Refugee
- Asylees
- Cuban/Haitian entrants
- Conditional entrants
- Individuals paroled into the US for more than one year
- Certain domestic violence & trafficking survivors & their children
- Persons granted withholding of deportation/removal



# Public Benefits for Immigrants

## The 5 Year Bar

- Some immigrants must wait five years after entering the U.S. before they can get full, federally-funded MA. This waiting period is known as the “Five Year Bar”. Importantly, it does not apply to many immigration statuses, and it does not apply to State-Funded MA;
- 322.312 Qualified Non-Citizens Exempt from the Five-Year Bar;
- Pregnant women & Children under 21;
  - Refugees and asylees;
  - Cuban/Haitian entrants;
  - Survivors of trafficking;
  - Immigrants whose deportation is being withheld;
  - Certain people who have lived in the U.S. continuously since before 8/22/1996 who are now legal immigrants

\*\*not all exceptions included\*\*





# Berks Community Health Center

## Oakbrook

1040 Liggett Ave.  
Reading, PA, 19611

Mon-Fri: 8 AM – 6 PM

## 2nd Street

430 N. 2nd Street  
Reading, PA, 19601

Tues-Fri: 8 AM – 4:30 PM

## Penn Street

838 Penn St.  
Reading, PA, 19602

Mon-Fri: 8 AM – 6 PM

## Rockland

1110 Rockland Street  
Reading, PA, 19604

Mon-Fri: 8 AM – 6 PM

# Resources for Immigrants

- Adult Health
- After Hours Care
- Behavioral Health
- Children's Health
- Chiropractor
- Dental
- Lab Draw Station
- Medication Assisted Treatment for Substance Use Disorder
- Nutrition
- Optometry
- Pharmacy
- Podiatry
- Pre-Natal/OB
- Primary Care
- Walk-In Triage
- Wellness on Wheels
- Women's Health



# Resources for Immigrants

## Keystone Health

- Keystone is now the sole grantee in Pennsylvania to provide services to migrant agricultural workers across the Commonwealth.
- The Agricultural Worker Program operates seasonally with the exception of those in Adams, Berks and Erie Counties which operate year round.
- In addition to service sites, health care workers go into the migrant camps to provide basic health care and assess the need for further treatment. When needed, vans bring migrants and their families to the service sites.
- To register, migrant agricultural workers may contact:

**Keystone Agricultural Worker Program:  
(717)334-0001.**



# Resources for Immigrants



## Helping Harvest

Call Helping Harvest at 610-926-5802 x206 to be guided to food assistance in your local community.

To qualify for food help, your family's income must be below these amounts\*:

Number in family	Total monthly income
1	\$2,248
2	\$3,040
3	\$3,833
4	\$4,625
5	\$5,417
6	\$6,210
7	\$7,002
8	\$7,795



# Resources for Immigrants



## Asylum Seeker Advocacy Project (ASAP)



### DIGITAL COMMUNITY

ASAP harnesses the power of technology to build the largest community of asylum seekers in U.S. history.



### LEGAL RESOURCES

ASAP creates resources that help asylum seekers navigate the legal system, stay up-to-date on critical news, and succeed in their cases.



### MEMBER-LED ADVOCACY

ASAP works with members to set advocacy goals and fight for a United States that welcomes asylum seekers, through litigation, press, and policy.

Contact us at [info@asylumadvocacy.org](mailto:info@asylumadvocacy.org)



# Resources for Immigrants



## Aldea – The People's Justice Center



### LEGAL ASSISTANCE

Aldea's core attorneys have represented detained families at Berks for nearly four years, assisting parents and children in navigating the complex immigration process.



### SOCIAL SERVICES

Aldea's goal is to provide members of the immigrant community with educational services and medical services in the state of Pennsylvania.

### SERVING PENNSYLVANIA

#### ADDRESS

532 Walnut Street  
Reading, PA 19601

### CONNECT WITH US



### CONTACT

#### OFFICE

484-877-8002

#### MOBILE

484-987-5221

#### EMAIL

coordinator@aldeapjc.org



# Resources for Immigrants

## Pennsylvania Utility Law Project (PULP)

- Assistance and information regarding utility termination and payment arrangements;
- Utility customer service obligations;
- Universal Service Programs;
- Landlord-Tenant related utility issues;
- Low-Income Home Energy Assistance Program (LIHEAP) Issues

Call: 1-844-645-2500

or

Email: [utilityhotline@pautilitylawproject.org](mailto:utilityhotline@pautilitylawproject.org)



# Resources for Immigrants



Bank Account



**TRUIST**



**Santander**

**M&T Bank**

**WELLS FARGO**

**Fulton  
Bank**

 **Citizens**<sup>TM</sup>



**First**  
National Bank

# Resources for Immigrants

## Individual Taxpayer Identification Number (ITIN)

Carole D Morales d/b/a Morales Accounting Office	240 South 9th Street Reading, PA 19602 <a href="tel:610-373-4415">610-373-4415</a>
Damelis A. Jimenez Rauseo * d/b/a Guayana General Services	422 North 9th Street Reading, PA 19601 <a href="tel:610-478-1120">610-478-1120</a>
Exito Express Multiservices Corp	931 North 8th Street Reading, PA 19604 <a href="tel:484-509-2111">484-509-2111</a>
Jorky Romero *	920 Washington Street Reading, PA 19601 <a href="tel:610-927-8049">610-927-8049</a>
KMG Services Inc.	566 Schuylkill Avenue Reading, PA 19601 <a href="tel:610-372-6216">610-372-6216</a>
On3 Stop d/b/a On3 Stop LLC	616 Whitney Avenue Reading, PA 19605 <a href="tel:484-794-9357">484-794-9357</a> &
Sunilda Tejada * d/b/a Caribe Travel	38 South 5th Street Reading, PA 19602 <a href="tel:610-685-3090">610-685-3090</a>
Uditi Tax	149 Kathleen Lane Reading, PA 19610 <a href="tel:610-678-0309">610-678-0309</a>



# Resources for Immigrants



## Project Libertad



**FREE VIRTUAL ENGLISH CLASS**  
**CLASE DE INGLÉS VIRTUAL GRATUITA**  
**AULA DE INGLÊS VIRTUAL GRATUITA**

**PROJECT  
LIBERTAD**



**SIGN UP - INSCRIBIRSE - INSCREVER-SE**  
**[TINYURL.COM/FALL2023ENGLISH](https://tinyurl.com/fall2023english)**

**QUESTIONS - PREGUNTAS -**  
**PERGUNTAS: 484-302-2441**



Contact:

5 North 6th  
Street Mez 103  
Reading, PA  
19601  
T: 610-370-  
7459 F: 610-  
370-7556



# Thank you!



# Be Wise Awards

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# A Special Tribute to Carol Bailey

Carol, you are the shining star of our Berks County BeWise Committee in 2023. We want to extend our heartfelt gratitude for your unwavering dedication and support, both as the chair and committee member, over the many years.

Your exceptional leadership has not only saved us time, but also brought our committee together as a cohesive and dynamic team. We genuinely appreciate you, Carol, and we thank you for your enduring commitment.

Congratulations for being a beacon of authenticity in all that you do. You are truly deserving of this honor, and we look forward to more incredible moments with you. Thank you.



# Certificate of Appreciation to Janelle Price

A heartfelt thank you to Janelle Price, Deputy Director of Finance Berks Community Action Program, for her years of service as the treasurer and fiduciary agency, dedicating her time, efforts, and services to the Berks County BeWise Conference. We say, "thank you!".





## In Loving Memory of Lisa Fuller

Lisa, you were an extraordinary volunteer for the Berks County BeWise Committee. Your dedication over many years as an ambassador and volunteer has left an indelible mark on our hearts. You welcomed our attendees with a warm smile, tirelessly preparing packets and bags for the conference, and your unwavering commitment and support made all the difference.

Though you've left this earth, your legacy lives on in our hearts. We are forever grateful for your contributions to the Berks County BeWise Conferences. Your efforts will never be forgotten. Rest in peace, dear Lisa.



# Door Prizes & Evaluations

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**11:55 AM**



# Thank You to Our Sponsors & Supporters



**Thank You to our attendees!**  
**See You in 2024!**

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