

# Be UtilityWise<sup>2025</sup>



## **“Embracing Collective Solutions: Empowering Stability in Our Communities”**

*This Booklet Includes*

**Universal Services Programs and Human Service Resources**

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



# PAPUC

## OUR MISSION

The mission of the Pennsylvania Public Utility Commission is to balance the needs of consumers and utilities; ensure safe and reliable utility service at reasonable rates; protect the public interest; educate consumers to make independent and informed utility choices; further economic development; and foster new technologies and competitive markets in an environmentally sound manner.

## PENNSYLVANIA PUBLIC UTILITY COMMISSION

Commonwealth Keystone Building  
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)

## FOLLOW US ON SOCIAL MEDIA



# #CallUtilitiesNow

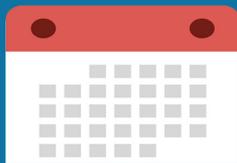


## PAST-DUE BALANCES



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.

# #CallUtilitiesNow

Direct conversations between customers and utilities are the best **"first step"** for any Pennsylvania household or business faced with financial hardship or other challenging circumstances and struggling to pay their utility bills.



**Contact Your Utility Today!**



**SCAN HERE**



Pennsylvania Public Utility Commission  
Bureau of Consumer Services  
1-800-692-7380 (Please call your utility first!)  
*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)



# ENERGY & UTILITY ASSISTANCE RESOURCES

The mission of the Pennsylvania Public Utility Commission is to balance the needs of consumers and utilities; ensure safe and reliable utility service at reasonable rates; protect the public interest; educate consumers to make independent and informed utility choices; further economic development; and foster new technologies and competitive markets in an environmentally sound manner.

As part of this mission, the PUC's Office of Communications provides a wide range of educational resources and outreach initiatives designed to meet the diverse needs of Pennsylvania residents. Our senior Communications Specialists, Christina Chase-Pettis and Shari A. Williams, lead these efforts with extensive experience and a deep commitment to public education and engagement.

Our educators plan and execute a variety of impactful events throughout the year, including community meetings, forums, roundtable discussions, and conferences. Signature programs such as the Be Utility Wise and Be Wise conference series are held annually for Human Services Professionals across Pennsylvania. These events provide critical information and resources to those who serve vulnerable populations, helping to extend the PUC's consumer education efforts into communities where needed most.

Additionally, we provide user-friendly fact sheets, energy-saving tips, and other resources to help consumers better understand their utility services and rights. These resources can be accessed at our new Consumer Help Center page at <https://www.puc.pa.gov/about-the-puc/consumer-help-center>.

For more information or to schedule an educational workshop, seminar, staff training, consumer education event, presentation, or speaking engagement, please get in touch with our specialists directly. We offer a variety of events to cater to your interests and needs. You can find our consumer education services request form here: [https://www.puc.pa.gov/media/3039/consumer\\_education\\_services\\_request\\_form.pdf](https://www.puc.pa.gov/media/3039/consumer_education_services_request_form.pdf).

**For informal complaints or termination issues, please contact the PUC's Bureau of Consumer Services (BCS) Toll-Free Hotline at 1-800-692-7380.**

For more information or to schedule an educational workshop, seminar, staff training, consumer education event, presentation or speaking engagement, please directly contact our specialists.



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



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

To find more information on upcoming events, check out the Consumer Education Events Schedule on the PAPUC's website at [www.puc.pa.gov](http://www.puc.pa.gov).



Scan for Utility Assistance Program Descriptions



PA\_PUC



Pennsylvania\_PUC



Pennsylvania Public Utility Commission

## **BUDGET BILLING**

All residential customers may contact their electric or natural gas company and request budget billing at any time. Each monthly bill will be the same amount. The company may adjust the bill four times a year, up or down, depending on the customer's usage.

## **CUSTOMER ASSISTANCE PROGRAM (CAP)**

CAPs can lower your monthly utility bill and may remove the amount you already owe. Each company has a CAP, and they work with the customer to determine what they can pay versus the cost of energy used.

## **CUSTOMER ASSISTANCE REFERRAL & EVALUATION PROGRAM (CARES)**

The CARES program helps customers with special needs. This program may help you find ways to pay your utility bill.

## **HARDSHIP FUNDS**

Utility companies have hardship funds that provide cash assistance to utility customers to help them pay their utility bills. Hardship funds provide assistance grants to customers who "fall through the cracks" of other financial assistance programs, or to those who still have a critical need for assistance after the other resources have been exhausted. The funds make payments directly to companies on behalf of eligible customers.

## **LOW-INCOME USAGE REDUCTION PROGRAM (LIURP)**

LIURP helps low-income residential customers lower the amount of electricity or natural gas used each month.

## **LOW-INCOME HOME ENERGY ASSISTANCE PROGRAM (LIHEAP)**

LIHEAP is a federal program that provides financial assistance to low-income households to pay energy bills. In Pennsylvania, LIHEAP is administered by the PA Department of Human Services (DHS) and consists of three components:

### **□ CASH BENEFITS**

Helps low-income customers pay their home energy bill.

### **□ CRISIS**

Helps low-income customers meet home emergency situations and restore services if service has been shut off.

### **□ WEATHERIZATION**

Helps qualified low-income customers reduce their energy consumption through home improvements.

**NOTE:** Low-income customers who qualify for Cash and Crisis can receive both. Your household income must be within certain limits to qualify. These limits are listed on the DHS website at [www.dhs.pa.gov](http://www.dhs.pa.gov).

If you have more questions about LIHEAP, you may call your local county assistance office  
or the toll-free LIHEAP hotline at 1-866-857-7095  
(individuals with hearing impairments may call the TDD number at 1-800-451-5886).

## UTILITY PHONE NUMBERS

Columbia (CAP) - (800) 537-7431

Duquesne (CAP) - (888) 393-7600

NFG (LIRA) - (800) 365-3234

PECO (FCO CAP) - (800) 774-7040

Penelec (PCAP) - (888) 282-6816 (Dollar Energy Fund)

Penn Power (PCAP) - (888) 282-6816 (Dollar Energy Fund)

Peoples Natural Gas (CAP) - (800) 400-WARM (9276)  
formerly Peoples and Equitable Divisions or Peoples TWP

PGW (CRP) - (215) 235-1000

PPL (OnTrack) - (800) 358-6623

UGI Utilities - Electric (CAP) - (800) 844-9276

UGI Utilities - Gas (CAP) - (800) 844-9276

West Penn Power (PCAP) - (888) 282-6816

Pennsylvania American Water - (888) 282-6816 (Dollar Energy Fund)

AQUA - (888)282-6816 (Dollar Energy Fund)

National Association of Water Companies (NAWC) - (202) 833-8383

Pennsylvania Infrastructure Investment Authority (PENNVEST) - (717) 787-8137

Pennsylvania One Call System Inc. - (800) 242-1776

Pennsylvania Rural Water Association - (814) 353-9302 or [prwa@prwa.com](mailto:prwa@prwa.com)

Pittsburgh Water & Sewer Authority - PWSA (PGH2o) - (866) 762-2348  
(Dollar Energy Fund)

Veolia Water (CARES)

Cumberland & Dauphin Counties - (717) 564-3662

Columbia, Luzerne, Perry, Schuylkill, Wyoming and York counties (888) 299-8972

York Water Cares (YWC) - (800) 750-5561 or (717) 845-3601

To view each utility's Universal Service Plan in detail,  
please go to: [www.puc.pa.gov](http://www.puc.pa.gov) and select the appropriate utility company.

For further information,  
contact the Public Utility Commission.  
Call: 1-800-692-7380

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

Write:  
PA Public Utility Commission  
Bureau of Consumer Services  
Commonwealth Keystone Building  
400 North Street  
Harrisburg, PA 17120



## PROGRAMS TO HELP YOU LOWER YOUR PWSA BILL

For eligible customers, our assistance programs can make your monthly payment more affordable.

**FLEXIBLE PAYMENT PLANS:** Reduce past due balances and earn forgiveness credits with on-time payments.

**BILL DISCOUNT PROGRAM:** The first 1,000 gallons are free and stormwater charges are reduced.

**HARDSHIP GRANT:** Annual grants lower balances for water and sewer conveyance charges.

**LINE REPAIR AND WATER CONSERVATION:** Pilot program to repair in-home plumbing leaks and offer tips to save water and money.

**WINTER SHUTOFF MORATORIUM:** Water services are not cutoff during winter months due to non-payment.

**CALL TODAY! GET HELP WITH YOUR PWSA BILL.**

Call our PGH2O Cares team today to learn more about our bill assistance programs and find out if you qualify.

**CALL 412-255-2457 | EMAIL [cares@pgh2o.com](mailto:cares@pgh2o.com) | VISIT [pgh2o.com/CAP](https://pgh2o.com/CAP)**

# HAVING TROUBLE PAYING YOUR MONTHLY BILLS?

We're here to help.



WE KEEP LIFE FLOWING®



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

**Justin Ladner, President**  
Pennsylvania American  
Water

For more than 30 years, Pennsylvania American Water has been assisting customers who qualify through its **H2O Help to Others Program™**. If you're experiencing financial hardship, please reach out to us. We may be able to assist. Here are some of the programs we offer to help keep your life flowing:

## FINANCIAL ASSISTANCE

Through our H2O Help to Others Program™, we offer financial assistance for water and wastewater customers who qualify.

### Water Service Assistance

- **Grants of up to \$500** per household per year.
- **A 30% to 90% discount on the monthly service fee and a 20% to 80% discount on the monthly volumetric charges.**
- **Water-saving devices and education.**

### Wastewater Service Assistance

- **Grants of up to \$500** per household per year.
- **A 37% to 85% discount on the total wastewater charges.**

## **NEW** ARREARAGE FORGIVENESS PROGRAM

Residential customers enrolled in our H2O Help to Others monthly bill discounts may also be eligible for our Arrearage Forgiveness Program if they have a balance that is 60 or more days past-due and is at least \$150. Once accepted into the program, customers who pay their current monthly bill in full, plus a \$5 co-payment, will have \$25 of their past due balance forgiven.



### **Customer Assistance Program (CAP)**

CAP offers an affordable payment plan for qualified low-income households that have difficulty paying their electric bills. The plan assists these households in maintaining electric service and achieving greater self-sufficiency.

#### **Program Benefits:**

- ⚡ Reduced monthly payments based on income and household size.
- ⚡ Debt forgiveness with full monthly payments.
- ⚡ Information on reducing electric use.

---

### **Customer Assistance & Referral Evaluation Services (CARES)**

Designed to assist payment-challenged customers and special needs customers to obtain necessary social service support and assistance.

#### **Program Benefits:**

- ⚡ Home Visit by CARES representative.
- ⚡ Information about reducing your electric use.
- ⚡ Referrals to other Duquesne Light programs.
- ⚡ Referrals to other community resources.





### Hardship Fund

Provides grants for customers who are facing a hardship related to paying their utility bills. DEF offers grants up to \$600 and are available until funds are depleted.

### Eligibility

- ⚡ Provide proof of your monthly household income (NOTE: Federal Income Guidelines apply) and must be at or below 200%).
- ⚡ Make a payment of at least \$150 (\$100 for seniors aged 62 and over) or three (3) CAP payments within 90 days of the date you apply for the grant. You will be asked to provide proof of those payments.
- ⚡ Have a minimum balance of \$100.

### Hardship Fund (DEF) Income Guidelines

# in Household	Monthly Income	Annual Income
1	\$2,608	\$31,300
2	\$3,525	\$42,300
3	\$4,442	\$53,300
4	\$5,358	\$64,300
5	\$6,275	\$75,300
6	\$7,192	\$86,300
Each Additional	\$917	\$11,000

For more details on these programs or to apply, our website at [Payment Assistance | Duquesne Light Company](#) or call **1-888-393-7600**.

## Act 129 - Energy Efficiency

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

Below are brief summaries of the major programs. For full details go to [www.wattchoices.com](http://www.wattchoices.com) or call **886-787-5237**.



### REBATES

Savings on Energy Star appliances, HVAC equipment, and much more, plus instant savings on smart thermostats and other energy savings measures.



### APPLIANCE RECYCLING

Receive a check for \$50 as well as free disposal of your old refrigerator, freezer, and window AC units, or \$35 for a dehumidifier.



### WHOLE HOUSE-ENERGY AUDIT

Take advantage of a free professional energy audit and learn how you can make your home more comfortable, reduce electricity usage, and save money. Customers who participate are eligible for up to \$275 in rebated direct install measures.



### LOW-INCOME PROGRAM

To help income eligible, at or below 150% of federal poverty guidelines, customers reduce their energy use and make their homes more comfortable while saving money on their electric bills through energy education and conservation measures. This program is free of charge to customers that qualify.

---

## Other useful program contacts

⚡ DLC Online Marketplace orders: **888-440-4217**

⚡ General Questions: [wattchoices@duqlight.com](mailto:wattchoices@duqlight.com)



## **PCAP - Pennsylvania Customer Assistance Program**

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

### **PCAP Eligibility**

- Must have an active residential electric account.
- Must have a gross household income at or below 150% FPL.
- Must provide proof of income for the past 30 days or 12 months whichever is more representative of their actual annual income.
- Must agree to participate in LIHEAP and WARM, if eligible.
- The account must be an active Residential service

### **The program may apply one or more of the following benefits:**

- An annual credit limit that can offset the difference between the monthly actual charges and the PCAP bill amount.
- Forgiveness credits to reduce the pre-program account balance (excluding fees) that was set aside as deferred arrears when enrolled. Forgiveness credits reduce the pre-program balance in response to payment of a monthly PCAP bill.
- Exemption from late fees & security deposits
- An opportunity to reduce electric consumption through WARM

### **More about PCAP:**

- The credit pays the difference between the actual charges and PCAP bill amount. If all credit is used before the subsidy resets on the first bill in the new year, the customer will be responsible for actual monthly charges.
- The customer will be notified when 50%, 80% or 100% of the available annual credit has been used, a letter is mailed to alert the customer. The letter will explain how to request additional credit beyond the limit.
- If the actual charges are less than the calculated PCAP bill amount, the actual charges will be billed instead.
- At enrollment or recertification, the customer provides household size and income information to determine the household's federal poverty level (FPL). Based on this, an annual credit limit is determined for the account

<b>Max Subsidy Credit Limits by FPL Tier</b>	<b>Electric <u>Non-Heating</u> (ENH)</b>	<b>Electric Heating (EH)</b>
<b>0%-50%</b>	\$2,345	\$3,282
<b>51%-100%</b>	\$1,719	\$2,449
<b>101%-150%</b>	\$1,355	\$1,771

**For more information on PCAP or to apply, please call Dollar Energy Fund at -1-888-282-6816 Monday - Friday 8 a.m. to 5 p.m. or apply online at [pabillassist.com](http://pabillassist.com).**

(West Penn Power Continued)

## **Residential PA Act 129 Programs**

West Penn Power offer smart solutions for helping your home use energy more efficiently. By making qualified ENERGY STAR® certified purchases, or other energy-efficient upgrades to your home, you can save money and conserve energy.

Rebates are available to residential customers of West Penn Power on qualified products purchased between June 1, 2021 and May 31, 2026. Other terms and conditions apply. See [energysavePA.com/rebates](http://energysavePA.com/rebates) for details.

- **Appliance and Home Equipment Rebates:**

- Refrigerators
- Freezers
- Clothes Washers
- Clothes Dryers
- Dish Washers
- Dehumidifiers
- Air Purifiers
- Room Air Conditioners
- Smart Thermostat (Limit 3 per customer) \*
- Heat Pump Water Heaters
- Solar Water Heaters

\*Smart thermostats purchased at participating retailers that provided this rebate as an instant discount are not eligible for this rebate.

- **HVAC Rebates:**

- Central Air Conditioner
- Air Source Heat Pump
- Ductless Mini Split Heat Pump
- Ductless Mini Split A/C
- HVAC Tune-up

**To learn more or speak with a representative, visit [energysavePA.com/rebates](http://energysavePA.com/rebates) or call 855-897-6394**

(West Penn Power Continued)

## **CARES - Customer Assistance Referral Evaluation Service**

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

**For more information on the CARES programs, please call: 1-800-505-7283**

## **WARM - Low-Income Usage Reduction Program**

**WARM** provides energy saving home improvements to income eligible customers, with the goal of making their electric bill more affordable.

- **WARM Benefits:**
  - Receive an in-home energy usage evaluation
  - Work with a trained energy educator to create an energy-savings plan
  - Have the opportunity to receive energy-saving home improvements installed in the home
- **Examples of energy saving home improvements:**
  - Attic and/or wall insulation
  - Caulking and weather-stripping
  - Refrigerator/freezer testing and possible replacement
  - Electric water heater inspection
  - Energy-saving light bulbs
  - Replacement of inefficient window/wall air conditioners
- **WARM Eligibility Guidelines**
  - Income must be at or below 200% of Federal Poverty Guideline
  - Must have an annual usage of 6000 kwh
  - Premise has not received WARM services within the last 5 years
  - Landlord Agreement Form is required for renters, granting contractor permission to install energy saving home improvements

**For more information on WARM or to apply, please call Dollar Energy Fund at 1-888-282-6816 Monday - Friday 8 a.m. to 5 p.m. or apply online at [pabillassist.com](http://pabillassist.com)**



### **Customer Assistance Program (CAP)**

- Household income must be <200% of Federal Poverty Level
  - If income between 151-200%, customer must have significant account balance
- Payments will be 4%, 5%, 6%, or 11% of monthly income depending on level
- Must be a residential heating account
- Apply online or call 1-888-282-6816

### **Low Income Usage Reduction Program (LIURP)**

- Household income must be <150% of Federal Poverty Level
  - Some exceptions can be made for those between 151-500%
- Must be the homeowner or have landlord approval
- Must have had active residential heating service for 12 consecutive months
- High usage is required - 120 or more annual mcf
- Conversation measures include attic & sidewall insulations, caulking & weather stripping, heating appliance repair or replacement when needed

### **Customer Assistance Referral & Evaluation Services (CARES)**

- Extra guidance for customers with special needs such as elderly individuals with little support, customers with disabilities, customers with severe mental illness, etc.
- Takes a holistic, social work approach by referring customers to internal programs as well as outside support and resources
- Also covers customers with valid Protection from Abuse (PFA) orders and those participating in the Address Confidentiality Program (ACP)

### **Other Options**

- Third Party Notification – allows customers to designate a third party (family member, neighbor, social agency, etc.) to be notified of any pending termination of service
- Budget Billing – gas usage is averaged over 12 months to provide a more even monthly payment
- Payment Arrangements – customers may be eligible to pay a past due balance in installments over time

**For more information about any of these programs, please call: 1-800-764-0111**

# COLUMBIA GAS OF PENNSYLVANIA



## HELP *When You Need It Most*

If you are struggling financially, we want to help you through the process of finding the assistance you need. Support is available through a variety of programs.

### **CUSTOMER ASSISTANCE PROGRAM (CAP)**

This program offers affordable payment plans for income eligible customers. CAP can help with long-term solutions to chronic bill payment challenges. Income must be at or below 150% FPIG. To get started, **call us at 1-800-537-7431** or **apply online at [HardshipTools.org/MyApp](https://HardshipTools.org/MyApp)**.

### **CUSTOMER ASSISTANCE REFERRAL & EVALUATION SERVICE (CARES)**

We know that life can sometimes surprise you with the unexpected, but we offer a helping hand during temporary hardships. CARES can help with basic budget counseling, customized payment plans, and referrals to energy grant programs and community resources.

### **SECURITY DEPOSIT ASSISTANCE FUND (SDAF)**

You could receive financial help when a security deposit is required for establishing utility service. This may be awarded once within a 12-month period on a first-come, first-served basis and doesn't have to be paid back.

### **EMERGENCY REPAIR PROGRAM (ERP)**

This program provides assistance for repair or replacement of gas furnaces, water heaters, gas lines and space heaters serving as the primary heat source for a home. This program is designed to address emergency situations that involve unsafe conditions for our customers who own and live in their home. Funds are limited on an annual basis.



**FOR INFORMATION ABOUT ANY OF THESE PROGRAMS, CALL 1-888-460-4332**

## Pennsylvania Hardship Program

---

### Partnering Utility Companies:

- Allegheny Co. Sanitary Authority (ALCOSAN)
- Citizens Electric
- Clairton Municipal Authority
- Columbia Gas
- Duquesne Light Company
- FirstEnergy – Med-Ed, Penelec, Penn Power, West Penn Power
- Lehigh County Authority
- Pennsylvania American Water
- Peoples
- Pittsburgh Water & Sewer Authority
- Valley Energy
- Wellsboro Electric West
- West View Water Authority
- Wilkesburg-Penn Joint Water Authority

### Program Guidelines

Maximum grant amounts, balance requirement, sincere effort of payment, income eligibility requirements and other program guidelines vary by utility and are subject to change throughout the program year. For the most up-to-date information, please visit [www.dollarenergy.org/need-help/pennsylvania/](http://www.dollarenergy.org/need-help/pennsylvania/).

Applicants can only receive one grant per utility, per program year (10/1/2025 - 9/30/2026). Customers of West View Water may be eligible once every six months.

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

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

### Application Attachments

Verification of income or proof of LIHEAP or Crisis application, when those programs are open, must be attached to all applications.

A copy of the most recent utility bill with proof of minimum payment must be attached to all applications.

### Additional Eligibility Guidelines

Account must be residential, single home or apartment.

No "Cooking Only", commercial, industrial, or apartments with shared utility service.

Name on account must be that of an adult who is currently living in the home.

Grants cannot be used to cover security deposits or reconnection fees.

### How to Apply

The best way to start seeking help is by calling your utility company. They will provide you with information on a number of different assistance programs that are available to help low-income utility customers.

Dollar Energy also partners with a network of Community-Based Organizations throughout the state to provide application intake services for clients. Find an agency in your area by visiting [www.dollarenergy.org/need-help](http://www.dollarenergy.org/need-help).



Low-Income Home Energy Assistance Program

# HELP KEEPING YOUR HOME WARM & SAFE



[dhs.pa.gov/LIHEAP](https://dhs.pa.gov/LIHEAP)



# LIHEAP





# COMPASS

**Pennsylvania's fast and easy way to apply for health and human services.**

With the click of a button you can learn about benefits, see if you might qualify, apply, and renew your benefits when required.

**A SINGLE ACCESS POINT FOR:**

**HEALTH CARE COVERAGE • SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP)  
FREE OR REDUCED-PRICE SCHOOL MEALS • CASH ASSISTANCE • CHILD CARE WORKS  
LOW-INCOME HOME ENERGY ASSISTANCE PROGRAM (LIHEAP) • LONG-TERM LIVING  
SERVICES – HOME AND COMMUNITY BASED • LONG TERM LIVING SERVICES – NURSING  
HOME AND RELATED FACILITIES**

**WWW.COMPASS.DHS.PA.GOV • 1.800.692.7462 // HELPLINE**

## Register

**To create a  
My COMPASS  
account,  
follow these  
steps:**

- 1.** Go to [www.compass.dhs.pa.gov](http://www.compass.dhs.pa.gov) and click on the Login/Register drop-down.
- 2.** Select "Register" under the Individuals & Families section to create a My COMPASS account.
- 3.** Enter the head of household's personal information.
- 4.** Choose a username, password, and security questions.
- 5.** Select your county/case record, Unique Form Identifier (UFI) number (CHIP), or e-Form number/password. If county/case record or UFI is selected, you will be required to enter your MCI number or Social Security number.
- 6.** Select whether you would like to enroll in online notices. You may change this preference once your account is created.
- 7.** Read and agree to the My COMPASS account terms and conditions.

**CLICK. APPLY. BENEFIT.**

# **Supplemental Nutrition Assistance Program SNAP (Food Stamps)**

To locate a Food Pantry in your area and to find out if you qualify , go to  
[www.pittsburghfoodbank.org](http://www.pittsburghfoodbank.org)

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

<b>Allegheny County</b>	<b>412-460-3663, ext. 220 OR 412-431-8960 OR 1-866-395-3663</b>	<b>SW PA Food Security Partnership OR Just Harvest OR Hunger Services-Urban League</b>
<b>Beaver/Butler/Greene/ Lawrence/Washington/ Westmoreland County</b>	<b>1-866-395-3663</b>	<b>Hunger Services- Urban League of Greater Pittsburgh</b>
<b>Armstrong County</b>	<b>724-548-5764</b>	<b>Armstrong County Community Action</b>
<b>Cambria/Indiana County</b>	<b>1-814-889-5831 724-219-9618</b>	<b>Greater Pittsburgh Community Food Bank</b>
<b>Fayette County</b>	<b>724-437-6050, Ext. 3252</b>	<b>Fayette Co. Community Action Agency</b>
<b>Somerset County</b>	<b>814-443-1901 Ext. 2905</b>	<b>Family Health Council of Central PA</b>



## AT A GLANCE

**Advantage assists individuals and families in achieving financial wellness through its expert counseling services and educational resources. We support clients at various stages of their financial journey, whether they are managing debt, improving credit, preparing for homeownership, or navigating foreclosure challenges. Our counseling services provide a valuable resource to help clients reach their personal finance goals.**

### Why Choose Advantage?

- Advantage's *Certified Credit Counselors* have been helping consumers for 57 years.
- Advantage uses a *personal approach* during counseling sessions, focusing on the goals of the consumer.
- The agency uses the *latest technology and operates under the highest industry standards and processes* to benefit clients.
- Advantage holds an *A+ rating* from the Better Business Bureau.

### Agency Services

#### FINANCIAL WELLNESS

- Develop a complete household budget
- Learn money management skills
- Increase savings and learn how to save properly
- Identify applicable resources

#### DEBT REDUCTION

- Creditor approved debt repayment program
- Creditor concessions including interest rate reductions and late fees waived
- Pay off debt in full in as little as 3-5 years

#### CREDIT HELP

- Understand how to read a credit report
- Identify credit score and learn how to improve it
- Receive education on how to handle negative items on a credit report
- Rebuild or establish credit

#### HOUSING SERVICES

- Learn how to become a successful homeowner
- Meet lender requirements for the mortgage process
- Apply for assistance programs if facing a foreclosure
- Understand the pros and cons of a reverse mortgage

## ONE AGENCY STANDS APART



1-888-511-2227



[www.advantageccs.org](http://www.advantageccs.org)



[info@advantageccs.org](mailto:info@advantageccs.org)



## Pittsburgh Financial Empowerment Center

*Free One-on-One  
Financial Counseling*

Pittsburgh's Financial Empowerment Center (FEC) offers one-on-one, professional financial counseling as a free public service. The FEC helps clients take control of their debt, deal with debt collectors, improve their credit, create a budget, increase savings, connect to safe and affordable financial products, and much more!



**BANK SAFELY**



**BUILD SAVINGS**



**ESTABLISH CREDIT**



**REDUCE DEBT**

### OUR LOCATIONS:

- Advantage CCS - 2403 Sidney St, Pittsburgh, PA 15203
- PA CareerLink - 304 Wood St, Pittsburgh, PA 15222
- Reemployment Transition Center, Allegheny County EARN - 333 Forbes Ave, Floor 2, Pittsburgh, PA 15222
- Focus on Renewal - 500 Chartiers Ave, McKees Rocks, PA 15136
- CoLab18 - 100 S Commons, #100, Pittsburgh, PA 15212
- Carnegie Library, West End - 47 Wabash St, Pittsburgh, PA 15220
- Pittsburgh Community Services Inc. - 249 N Craig St, Pittsburgh, PA 15213
- Impact PGH - 329 E Warrington Ave, Pittsburgh, PA 15210
- Carnegie Library, Carrick - 1811 Brownsville Rd, Pittsburgh, PA 15210
- Homewood-Brushton YMCA - 7140 Bennett St, Pittsburgh, PA 15208

**Contact us to schedule your FREE counseling session:**

**Phone: 1-800-298-0237 | Email: [fecinfo@advantageccs.org](mailto:fecinfo@advantageccs.org)**



**PITTSBURGH**  
PENNSYLVANIA

**NEIGHBORHOOD ALLIES**

**Advantage**  
community service



**Customer Assistance Program (CAP)** coordinates access to resources through Duquesne Light Company to help low- and fixed-income households maintain utility services.

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

**In-Home Family Services** provides family-centered services that help clients navigate life challenges and create safe homes, referring them to the services they need to achieve a stable home environment.

**Mount Nazareth Learning Center** is a state-licensed childcare provider serving children from six weeks to five years old in a safe, caring, and faith-informed environment.

**Nazareth Prep** is an innovative Catholic high school for students of all faiths that focuses on college and career preparation through rigorous academics and weekly internships.

**PACT® (Parents and Children Together)** is a 90-day truancy prevention program that reduces barriers to consistent school attendance through behavioral intervention and motivational interviewing.

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

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

LEARN MORE AT [HFI-PGH.ORG](http://HFI-PGH.ORG)

# CATHOLIC CHARITIES IN ALLEGHENY COUNTY

Serving the needs of Southwestern Pennsylvania for more than 114 years



[ccpg.org](http://ccpg.org)

## Case Management

412-456-6999

Affirms dignity through holistic assessments, reduces crisis navigation, and breaks the cycle of generational poverty.

## Counseling<sup>†</sup>

412-456-6999

Offers convenient and confidential online counseling sessions for individuals, couples, and families throughout Pennsylvania.

## Duquesne Light Customer Assistance Program (CAP)

412-456-6999

Assists low-income households in developing affordable payment plans to prevent service disconnection.

## Free Health Care Center

412-456-6911

Provides essential medical and dental services, including specialty care, to underserved individuals.

<sup>†</sup>Most insurances accepted

## Gismondi Job Training Program

412-456-6989

Provides hands-on broadband telecommunications training to equip individuals with in-demand job skills.

## St. Joseph House of Hospitality

412-471-0666

Offers private, furnished rooms for men aged 50+ experiencing homelessness or housing instability.

## Refugee Support

412-456-6999

Provides essential supplies, case management, and counseling services to refugees.

## Roselia Pregnancy & Parenting Support<sup>‡</sup>

412-456-6999

Offers counseling, education, and material assistance to pregnant women and new parents.

<sup>‡</sup>We do not provide abortions, nor do we refer any woman for an abortion.

**I need help with:**

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

**I can help with:**

- All of the above.



# Call 2-1-1

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





# We Can Help You, Change Your Life.

## Fayette County Community Action Agency, Inc.

is a trusted, results-driven organization here to support individuals and families in achieving their goals.

**Programs are available in these four areas:**



Picture yourself or loved ones in these photos!

### Aging

Income Tax Assistance

Senior Activity Centers

Senior Housing Communities



### Employment & Training

Nurse Aid Training  
Youth Workforce Development

Financial Literacy & Career Coaching  
Reentry

### Housing

Family Housing Communities

Foreclosure Mitigation

Home Purchase Counseling

Rent & Utility Assistance



### Nutrition

Food Bank & Shop-Thru

Cooking Classes

Nutrition Education

Women, Infants & Children (WIC)



[www.fccaa.org](http://www.fccaa.org)



724.437.6050 ext.3285





## NEIGHBORHOOD LEGAL SERVICES

NLS secures justice and resolves fundamental legal problems for those who are low-income and vulnerable in Allegheny, Beaver, Butler, and Lawrence Counties by providing free high-quality legal services and community legal education. NLS provides representation, legal advice, and referrals to other services. NLS can assist clients with a variety of civil legal needs including but not limited to:

- Consumer
- Children and Family
- Disability
- Employment
- Utilities
- Housing
- Public Benefits
- Veterans
- Older Adults
- Protection from Abuse

---

To request legal help, call or scan the QR code to apply. Visit our website for additional information.

Phone Number: (866) 761-6572

Website: [nlsa.us](http://nlsa.us)





**PULP**

PENNSYLVANIA  
UTILITY LAW PROJECT

## **Pennsylvania Utility Law Project**

118 Locust Street  
Harrisburg, PA 17101

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

Website: <http://www.pautilitylawproject.org/>

PULP's mission is to secure just and equitable access to safe and affordable utility services for Pennsylvanians experiencing poverty. We work to achieve this mission by empowering individuals and communities through representation, education, advocacy, and support services.

Advocates assisting low income consumers with utility-related issues may contact PULP for free case consultations and technical assistance.



## 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  
(Telecommunication Relay Service)

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



## **MEET OUR EDUCATORS**



**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)



# Pennsylvania Public Utility Commission Outreach and Education Services



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



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



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



These educational topics and programs include:

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

## For Further Information, Contact the Public Utility Commission:

### Write

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

### Call

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

### Website

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

### Email

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





# What the Pennsylvania Public Utility Commission Regulates



The PUC has jurisdiction over about 20 natural gas utilities. Bottled propane gas, as well as most utilities owned and operated by cities, boroughs or townships, do not fall under the PUC.



The PUC has jurisdiction over intrastate, local, toll and access telephone services and providers. Additionally, the Commission regulates availability and speed of internet service offered by traditional local telephone companies, per Chapter 30 of the Public Utility Code.



The PUC has jurisdiction over 11 electric distribution companies. Rural electric cooperatives and most utilities owned and operated by cities, boroughs or townships are not regulated by the Commission.



The PUC has jurisdiction over more than 120 water and wastewater utilities, including a number of municipal water and wastewater utilities. However, the Commission does not have jurisdiction over utilities owned and operated by municipalities, cities, boroughs or townships, except for rates and service to customers outside municipal boundaries.



The PUC conducts regular inspections of railroad track; motive power & equipment; operating practices; hazardous materials; and signal & train control, working in conjunction with the Federal Railroad Administration. Additionally, the PUC oversees highway-railroad crossings throughout Pennsylvania.



The PUC regulates motor carriers that transport property, passengers and household goods such as taxis, moving companies and limousines, and Transportation Network Companies such as Uber and Lyft. It also conducts inspections on the vehicles used for these services.



The PUC conducts inspections on pipelines operated by public utilities that fall under PUC jurisdiction and enforces federal and Commission pipeline safety regulations as they apply to public utilities providing natural gas distribution and intrastate transmission service, and public utilities providing intrastate transmission of hazardous liquids.

## 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)



# STAY CONNECTED

*with the Lifeline  
Telephone Assistance Program*



**PAPUC**

**Pennsylvania Public Utility Commission**

1-800-692-7380  
[www.puc.pa.gov](http://www.puc.pa.gov)



# TAKE CHARGE

of your electric bill



In Pennsylvania, you have the power to switch your electric supplier and gain greater control over your electric bill. You can switch to the supplier who offers the lowest price, or choose a supplier who provides a specific service you want, such as green/renewable energy at [www.PAPowerSwitch.com](http://www.PAPowerSwitch.com).

## Three Great Reasons to Make the Switch



### Find lower rates from competing suppliers

Competitive offers may not be available in all areas.



### Customize your energy plans

Find plans with renewable options and other services that benefit you.



### Get your new electric rate in minutes

Get results, compare prices and make the switch—all in just a few minutes.

 **PA PowerSwitch**

Pennsylvania Public Utility Commission

The official electric shopping website of the PA PUC



# 2025 Poverty Guidelines for Pennsylvania\*

## Monthly Gross Income

Household Size									
Percent of Poverty	1	2	3	4	5	6	7	8	Each Additional
50%	\$652	\$881	\$1,110	\$1,340	\$1,569	\$1,798	\$2,027	\$2,256	\$229
100%	\$1,304	\$1,763	\$2,221	\$2,679	\$3,138	\$3,596	\$4,054	\$4,513	\$458
150% LIHEAP/CAP	\$1,956	\$2,644	\$3,331	\$4,019	\$4,706	\$5,394	\$6,081	\$6,769	\$688
200% Dollar Energy	\$2,608	\$3,525	\$4,442	\$5,358	\$6,275	\$7,192	\$8,108	\$9,025	\$917
250%	\$3,260	\$4,406	\$5,552	\$6,698	\$7,844	\$8,990	\$10,135	\$11,281	\$1,146
300%	\$3,913	\$5,288	\$6,663	\$8,038	\$9,413	\$10,788	\$12,163	\$13,538	\$1,375

\*Poverty guidelines are updated annually in February.