

Neighborhood Revitalization Program

WCA Neighborhood Revitalization Program works to acquire homes in distressed communities for the purpose of demolishing and



reconstructing homes throughout the county. The

newly constructed homes provide

“Strengthening communities and families to eliminate poverty”

affordable housing opportunities for qualified participants of the Housing Counseling and Money Management Center.



The following programs and services can be reached at 724-834-1260 or 1-800-816-0022:

- General Information
- Human Resources
- Administrative Offices
- Business Services
- Energy Assistance
- Emergency Food Pantry
- Neighborhood Revitalization
- NSP Rentals
- Planning Department
- Community Prevention Services
- MH/MR Housing
- VITA
- Early Head Start
- Head Start

The following services can be reached at the numbers listed below:

- Mental Health Crisis Services
724-552-0305
- Bridges and Mothers Making More (M3)
724-837-6339
- Next Steps Supportive Housing
724-837-6339
- Work Ready
724-552-0349
- Shop Demo Depot
724-552-0491

WCA IS A PRIVATE NON-PROFIT HUMAN SERVICE AGENCY CORPORATION DESIGNATED AS THE COMMUNITY ACTION AGENCY FOR WESTMORELAND COUNTY.

WESTMORELAND COMMUNITY ACTION



HOUSING
COUNSELING &
MONEY
MANAGEMENT
CENTER

Let us make your dream of
owning your own home a
REALITY!



How we can help...

The Housing Counseling and Money Management Center, certified by the U.S. Department of Housing and Urban Development (HUD) and the Pennsylvania Housing Finance Agency (PHFA), provides free comprehensive housing counseling services to all Westmoreland County residents with housing needs or problems potentially resolvable through homebuyer education and/or pre-purchase counseling.



*Income qualified participants of the **Housing Counseling and Money Management Center** are under no obligation to purchase homes owned by Westmoreland Community Action. Rather, the **HCMCC's** sole objective is to provide housing counseling that enables a client to make informed and reasonable decisions to achieve their goal of homeownership.*

HOUSING COUNSELING SERVICES FOR THE HOMEBUYER

Pre-Closing Class

Focuses on foreclosure prevention, predatory lending and home maintenance. Participants are referred by mortgage lenders.

Pre-Purchase Counseling

Provides the knowledge, skills, guidance and support necessary to achieve and sustain homeownership.

Homebuyer Education

Provides one-on-one comprehensive home buying information and guidance

Credit Enhancement

Entails the development of a credit restoration plan based on credit report analysis, wise use of credit, and budgeting and underwriting guidelines.

Housing Counseling &
Money Management Center
226 South Maple Avenue
Greensburg, PA 15601
P: 724-834-1260
F: 724-838-9563

Rudy Horwatt, Ext. 146
Whitney Stinebiser, Ext. 150

HOUSING COUNSELING & MONEY MANAGEMENT CENTER

- ◇ WCA is approved by the USDA to package “502” and “504” loans
- ◇ The “502” loan is designed to provide very low and low income persons the opportunity to buy or build a home with 100% financing
- ◇ The “504” loan is designed to provide assistance to very low income homeowners for home improvements to remove health and safety hazards or to make a home accessible for household members with disabilities



- ◇ **We will assist you** in submitting your loan application and supporting documents
- ◇ The 504 grant is available to very low income homeowners 62 and older

FAIR HOUSING ACT

Title VIII of the Civil Rights Act of 1968 (Fair Housing Act) as amended, prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on race, color, national origin, religion, sex, familial status (including children under the age of 18 living with parents or legal custodians, pregnant women and people securing custody of children under the age of 18), and handicap (disability).

FILE A HOUSING DISCRIMINATION COMPLAINT

U.S. Dept. of Housing & Urban Development
The Wanamaker Building
100 Penn Square East, 12th Floor
Philadelphia, PA 19107-3380
215-861-7646
1-888-799-2085
TTY 215-656-3450

The official registration and financial information of Westmoreland Community Action may be obtained from the PA Department of State by calling, toll free within PA, 1-800-732-0999. Registration does not imply endorsement.