



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

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



Westmoreland Community Action
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Westmoreland Community Action

THE HOUSING COUNSELING AND MONEY MANAGEMENT CENTER

“Let us help you achieve your housing goals through expert and personalized assistance.”

Westmoreland Community Action strengthens communities and families to eliminate poverty. This is accomplished through housing, counseling, support, education, intervention, collaborations, partnerships, information, referrals, and networking.

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



South Sixth Street, Jeannette

How can we 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 current and potential homeowners and tenants to assist them in improving their housing conditions and meeting the responsibilities of homeownership or tenancy.



Housing Counseling Services for the Homebuyer

Homeownership Counseling: Addresses the entire process of homeownership; the decision to purchase a home, fair housing, the selection and purchase of a home, home inspection, avoiding foreclosure, and the sale or other disposition of a home.

Pre-Closing Class: Topics include- Default/Foreclosure Avoidance, Emergency Fund, Saving, Credit Enhancement, Budgeting, Home Contractor Scams, Predatory Lending, Fair Housing, Consumer Financial Protection Bureau, Financial Decisions as a Homeowner (refinancing, home equity loan, HELOC) and Home Maintenance Basics.

Credit Enhancement Workshop: Conducted for potential homebuyers referred by Westmoreland County Housing Authority (WCHA). Potential homebuyers participating in the Section 8 Voucher Homeownership Program are required to complete the Credit Enhancement Workshop. Workshop topics include: Reading and Understanding Your Credit Report, Importance of a Credit Report, Information Contained in a Credit Report, How Long Does Negative Information Stay On a Credit Report?, What is a Credit Score and How is a Credit Score Calculated?, What Can Cause My Credit Score to Change?, Improving Your Credit Scores, Correcting Credit Report Errors, Budgeting, Managing Debt and Saving.

Rental Housing Counseling

Rental Housing Counseling: Addresses locating potential housing, your fair housing rights, rent affordability, apartment lease guide, renters checklist, credit checks, landlord and tenant responsibilities, credit repair, budgeting and eviction prevention.

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 disability.

If you believe you were a victim of housing discrimination, you have a right to file a housing discrimination complaint with HUD. Call the U.S. Department of Housing and Urban Development (HUD) at 800-669-9777 (TTY: 800-927-9275), or visit HUD website for information about filing a complaint.

