



Housing Resource Guide

**Housing and community
development resources
and programs in the
City of Philadelphia**

**March
2016**

**For staff use only; not
for general distribution**

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To our readers:

Programs and eligibility requirements are subject to change without notice. If you have any additions or changes to the listings in this guide, please contact the OHCD Communications Department at 215-686-9723 or e-mail info.ohcd@phila.gov. This document is available on OHCD's website at www.phila.gov/ohcd.



Office of Housing and Community Development

1234 Market St., 17th Floor
Philadelphia, PA 19107

 phila.gov/ohcd

 OHCDphila

 @OHCDphila

It is the policy of the City of Philadelphia to provide services without regard to race, color, religion, sex, sexual orientation, having AIDS or being perceived to have AIDS, national origin, ancestry, physical handicap or age.

City of Philadelphia

City of Philadelphia Housing Agencies

Administration/Policy Making

Office of Housing and Community Development (OHCD)

OHCD is the City of Philadelphia's housing policy and primary contracting agency. It is responsible for the administration of housing and community development programs that benefit low- and moderate-income residents. OHCD supports a range of activities through contracts with nonprofit organizations and other agencies, including the construction and rehabilitation of affordable rental and homeownership units. It funds a range of housing preservation programs, housing counseling services, opportunities for neighborhood planning and citizen participation, and vacant land management and greening programs. Implementation is carried out through contracts administered and monitored by OHCD.

OHCD administers the City's housing budget, which is funded from a variety of public sources, including the U.S. Department of Housing and Urban Development and the Commonwealth of Pennsylvania.

Community Development Block Grant (CDBG)

The CDBG is the primary source of revenue from the U. S. Department of Housing and Urban Development used to fund and support housing and community development activities. Each fiscal year OHCD prepares the Consolidated Plan, which delineates how the grant will be used.

1234 Market St., 17th Floor, Philadelphia, PA 19107
215-686-9749

TDD for deaf and hard of hearing: 215-686-9803
www.phila.gov/ohcd

Housing Preservation

Philadelphia Housing Development Corp. (PHDC)

PHDC administers the City's housing preservation programs, including Basic Systems Repair, Weatherization Assistance, Adaptive Modifications and Homeownership Rehabilitation. The programs support long-term affordable homeownership and prevent homelessness. All these programs have long waiting lists.

1234 Market St., 17th Floor, Philadelphia, PA 19107

215-448-3000 (Main Number)

215-448-2160 (Home Repair Program)

www.phdchousing.org

Public Housing

Philadelphia Housing Authority (PHA)

An independent agency, PHA owns and operates more than 14,000 affordable rental units and serves more than 80,000 Philadelphians. As the nation's fourth-largest public housing authority, PHA builds and manages public housing residences, oversees the Housing Choice Voucher Program (formerly Section 8) and offers homeownership opportunities.

12 S. 23rd St., Philadelphia, PA 19103

215-684-4000 (Follow prompts)

www.pha.phila.gov

Redevelopment

Philadelphia Redevelopment Authority (PRA)

PRA is the lead housing finance agency for the City of Philadelphia. It provides financing for the production of affordable rental and homeownership housing. Its responsibilities include project evaluation for feasibility, project underwriting, and loan closing and construction oversight.

1234 Market St., 16th Floor, Philadelphia, PA 19107

215-854-6500

www.philadelphiaredevelopmentauthority.org

Suburban Pennsylvania Housing Agencies

Bucks County Department of Housing & Community Development

Neshaminy Manor Center
1260 Almshouse Rd., Doylestown, PA 18901
215-345-3840
buckscounty.org

Chester County Office of Community Development

601 Westtown Rd.
West Chester, PA 19380-0991
610-344-6900
www.chesco.org/ccdcd

Delaware County Office of Housing & Community Development

600 N. Jackson St., Suite 101, Media, PA 19063
610-891-5425
www.co.delaware.pa.us/hcd

Montgomery County Housing & Community Development

Human Services Center
1430 DeKalb St., 5th Floor
Norristown, PA 19401-0311
610-278-3540
Call Center: 877-646-6306
www.montcopa.org

Emergency Assistance

Disaster Assistance

American Red Cross

Provides emergency assistance to victims of fire and other disasters. Services include short-term emergency housing (very limited), clothing, food and medical.

American Red Cross
215-299-4000
www.redcross-philly.org

Salvation Army

Services include assistance with shelter and emergency food. Services are based on the availability of funds.

Salvation Army
701 N. Broad St., Suite 1810
Philadelphia, PA 19110
215-988-1244
www.salvationarmypendel.org
Walk-Ins Accepted Mon - Thu
(Opens at 8 a.m., accepts first 15 persons.)

Grants to Organizations

Emergency Food and Shelter Program (EFSP)

Provides grants to local organizations to help homeowners pay one month's rent, mortgage or utilities expenses.

United Way of Southeastern Pennsylvania
www.efsp.unitedway.org

Information

United Way of Greater Philadelphia and Southern New Jersey

A web-based, online directory and Geographic Information System of service providers who offer health, family, education, employment, food and shelter services.

United Way of Southeastern Pennsylvania
215-568-3750
www.unitedforimpact.org

Emergency Shelter Housing

The following organizations represent the City's homeless shelter/outreach facilities.

Domestic Violence Survivors

Women Against Abuse (24 hours)

The 24-hour Emergency Shelter provides free services to women and children who are survivors of domestic violence.

Hotline: 1-866-723-3014 (24 hours)
www.womenagainstabuse.org

All Persons

City of Philadelphia Office of Supportive Housing (OSH)

Provides homeless prevention assistance to individuals and families displaced due to:

- Department of Licenses and Inspections' determination that housing is unfit for human habitation, imminently dangerous or collapsed due to serious structural defects
- Health Department's declaration that property has lead or other chemical contamination
- Home severely damaged or destroyed by fire or other disaster (must have referral from American Red Cross)
- Domestic violence
- Threat of eviction (must have a court eviction notice or notice to vacate)
- Blight removal

EMERGENCY SHELTER HOUSING

No appointment necessary. For more information please call: 215-685-9087

Office of Supportive Housing
Emergency Response and Relocation Services
5252 N. 13th St., Philadelphia, PA 19141
215-685-9087
Mon - Thu from 9 a.m. - 3 p.m.
Friday: by appointment only (closed on major holidays)
www.phila.gov/osh

Emergency Shelter Assistance Program (ESA)

Assists families and individuals who are homeless or near homeless and need financial assistance to prevent eviction or foreclosure to obtain permanent housing or secure temporary shelter. Once in a 12-month period the program may provide a one-time grant to prevent homelessness. Amount varies depending on circumstances. Income guidelines apply.

Pennsylvania Department of Public Welfare
801 Market St., 5th Floor, Philadelphia, PA 19107
215-560-1976
Applications are taken between 8:30 a.m. - 4 p.m.

Families

Apple Tree Family Center

1430 Cherry St., Philadelphia, PA 19102
215-686-7150, 7152
Intake Hours: Mon - Fri from 7 a.m. - 3 p.m.

Red Shield Family Residence

715 N. Broad St., Philadelphia, PA 19123
215-787-2887
Intake Hours: After 3 p.m., Weekends & Holidays

Single Females

Apple Tree Family Center

1430 Cherry St., Philadelphia, PA 19102
215-686-7150, 7152
Intake Hours: Mon - Fri from 7 a.m. - 3 p.m.

Gaudenzia House of Passage

111 N. 48th St., Philadelphia, PA 19139

267-713-7778 or 215-471-2017

Intake Hours: After 3 p.m., Weekends & Holidays

www.gaudenzia.org

Single Males

The Roosevelt Darby Center

802 N. Broad St., Philadelphia, PA 19130

215-685-3700

Intake Hours: Mon - Fri from 7 a.m. - 3 p.m.

Station House

2601 N. Broad St., Philadelphia, PA 19132

Intake Hours: After 3 p.m., Weekends & Holidays

Single Youths (Ages 18-21)

Covenant House Crisis Center

31 E. Armat St., Philadelphia, PA 19144

215-951-5411

Intake Hours: 24 Hours

www.covenanthousepa.org

Youths (Ages 12-17)

Youth Emergency Services

1526 Fairmount Ave., Philadelphia, PA 19130

215-787-0633

Intake Hours: 24 Hours

www.ysiphilly.org

Fair Housing

It is the policy of the City of Philadelphia to provide services without regard to race, color, religion, sex, sexual orientation, having AIDS or being perceived to have AIDS, national origin, ancestry, physical handicap or age.

Housing Discrimination

Fair Housing Commission City of Philadelphia

Addresses unfair rental practices. A tenant may file a complaint with the Philadelphia Fair Housing Commission if rent is current and the tenant is being threatened with illegal eviction, if a landlord is raising rent while housing code violations exist, if another term of a lease is being violated, or if a landlord is retaliating against a tenant for reporting housing code violations to the Department of Licenses and Inspections (L&I).

601 Walnut St., Suite 300 South, Philadelphia, PA 19106
215-686-4670

www.phila.gov/fairhousing

Tenant Union Representative Network (TURN)

The Fair Housing Act, together with state and local housing laws, provides protection against discrimination based on race, color, gender (including sexual harassment), age, national origin, religion, familial status, ancestry, physical disability, mental disability, source of income, sexual orientation and/or marital status. TURN will investigate discrimination in rental housing.

21 S. 12th St., 11th Floor, Philadelphia, PA 19107
215-940-3900

www.rturn.net

U. S. Department of Housing and Urban Development (HUD)

Housing discrimination based on race, color, national origin, religion, sex, family status, or disability is illegal by federal law. Homebuyers or apartment renters who believe their rights have been violated can file a fair housing complaint.

There are several ways to file a complaint:

- through an online form
- by calling toll-free 800-669-9777
- by mailing a complaint form to the address below

Wanamaker Building

100 Penn Square East, 11th Floor,

Philadelphia, PA 19107

215-861-7646

TDD for deaf and hard of hearing: 215-656-3450

www.hud.gov (Search for *Housing Discrimination*)

www.espanol.hud.gov

Foreclosure Prevention/ Mortgage Assistance

Foreclosure Prevention Program

City of Philadelphia

**Mortgage Foreclosure Prevention
Program**

**SaveYourHomePhilly Hotline
215-334-HOME (4663)**

The City of Philadelphia supports a comprehensive foreclosure prevention program to help homeowners facing foreclosure keep their homes. This initiative provides homeowners with free housing counseling to explore viable alternatives to foreclosure. The housing counselors act as advocates for the homeowner in the foreclosure process, represent them in discussions with lenders, and identify and pursue financial assistance from local, state and federal foreclosure prevention programs. The program also provides free legal assistance when appropriate.

All homeowners behind on their mortgage or facing foreclosure are urged to contact the SaveYourHomePhilly Hotline at:

- 215-334-HOME (215-334-4663)
- TDD for deaf and hard of hearing: 215-686-9803
- www.saveyourhomephilly.org

Office of Housing and Community Development
www.phila.gov/ohcd (Search for *SaveYourHomePhilly*)

Mortgage Assistance

Homeowners' Emergency Mortgage Assistance Program (HEMAP)

This program helps homeowners who, through no fault of their own, have fallen behind on their mortgage payments and are in danger of foreclosure. HEMAP brings qualifying homeowners current on their mortgage and may help with monthly home loan payments while families get back on their feet following a major loss of income. Homeowners apply through housing counseling agencies after they have received an Act 91 notice from their mortgage company. The program is funded by state appropriations and repayment of existing loans. Funds are a loan and must be repaid. Note that FHA Title II mortgages are not eligible under this program.

Pennsylvania Housing Finance Agency (PHFA)

800-822-1174 or 717-780-3800

TDD for deaf and hard of hearing: 717-780-1869

www.phfa.org (Search for *HEMAP*)

Homeownership Programs

Grants to Individuals

Settlement Assistance Grant

Provides up to \$500 to low- and moderate-income first-time homebuyers* who complete pre-purchase counseling through an OHCD-funded housing counseling agency (see pages 67-71). Grants will be provided as long as funding is available.

Office of Housing and Community Development
215-686-9749

TDD for deaf and hard of hearing: 215-686-9803

www.phila.gov/ohcd (Search for *First Time Homebuyer*)

First Front Door (FFD)

The First Front Door (FFD) homebuyer program of FHLBank Pittsburgh (Bank) is a way for potential first-time homebuyers to become homeowners.

The Bank will match the qualified homebuyer's contribution 3-to-1. For every \$1 of contribution the homebuyer makes, the Bank will provide \$3 in grant assistance, up to a maximum of \$5,000.

Housing counseling and information on this program is available through housing counseling agencies, such as New Kensington CDC (NKCDC).

New Kensington CDC (NKCDC)
2515 Frankford Ave., Philadelphia, PA 19125
215-427-0350
www.nkcdc.org
www.firstfrontdoor.com

* The definition of a first-time homebuyer varies by program. In some cases, a first-time homebuyer may have previously owned a home. Contact a housing counseling agency for more information.

Grants to Employers

Employer Assisted Housing Program

Participating employers offer a monetary home purchase benefit to their staff and partner with PHFA to stretch their employees' home-buying dollars. Although the employers' benefits do not have to be contingent upon a PHFA mortgage, if the employee is approved for a PHFA mortgage through a participating lender, the borrower will receive additional financial advantages at no cost to the employer.

Pennsylvania Housing Finance Agency (PHFA)

800-822-1174 or 717-780-3800

TDD for deaf and hard of hearing: 717-780-1869

www.phfa.org (Search for *Employer Assisted Housing Program*)

HomeBuyNow

Helps Philadelphia employers start their own housing benefits program for employees who are buying or renovating a house in Philadelphia. Employers participate in two ways:

1. A one-time contribution to an employee (minimum of \$500) is matched dollar-for-dollar by the City (up to \$4,000) and can be used for home-buying costs, such as down payment and closing costs
2. Home-buying education

Urban Affairs Coalition (UAC)

215-851-1955

www.uac.org/philadelphiahomebuynow

Homes for Sale

Office of Housing and Community Development (OHCD)

OHCD maintains a list of city-supported homes for sale on its website.

Office of Housing and Community Development

www.phila.gov/ohcd

Sheriff Sales

Tax-delinquent and foreclosed properties are sold to the highest bidder at public auction. Before each sale properties are advertised in the Philadelphia Daily News, the Philadelphia Inquirer, and the Philadelphia Tribune and neighborhood newspapers for three successive weeks. The lowest bid that can be offered is \$800. Property conditions vary widely but most are in poor condition. “Owner’s Right of Redemption” allows the original owner to recover an occupied property within nine months after sale on condition that the original owner pays all back taxes and reimburses the winning bidder for the amount of the bid plus 10 percent. Any money invested by the winning bidder to improve the property could be lost. There is no owner right of redemption for a vacant property.

Anyone can request the Sheriff Sale of a privately owned tax delinquent property. To do so, bring a certified check for \$800 (made out to the “City of Philadelphia”) to the Revenue Department. The Revenue Department is located on the Concourse Level of the Municipal Services Building (MSB). If the person requesting the sale is not the successful bidder, \$750 will be refunded. For more information contact the Revenue Department at 215-686-6442.

All sales are held at: First District Plaza, 3801 Market St., Philadelphia, PA 19104.

Sheriff Sale, City of Philadelphia

215-686-3530

www.officeofphiladelphiasheriff.com

HUD Homes

HUD Home Store is the listing site for U.S. Department of Housing and Urban Development (HUD) real estate owned (REO) single-family properties. The site provides a centralized location to search the inventory of HUD properties for sale. In addition, registered real estate brokers can place bids on behalf of their clients to purchase a HUD property. Potential buyers **MUST** use a HUD-registered selling broker to place a bid on a home. A list of registered brokers is available on the site.

U.S. Department of Housing and Urban Development

1-800-CALL-FHA or 1-800-225-5342

www.hudhomestore.com

Information

PAHousingSearch.com

This is a free, online rental and homeownership service that links people with appropriate housing. Tenants and homebuyers can search by rent, size, location and more. Listings include market-rate and affordable rentals, affordable for-sale housing, and special-needs housing.

Pennsylvania Housing Finance Agency
www.PAHousingSearch.com

Tangled Title (HomeSMART)

The Tangled Title is a component of a vacancy prevention program known as HomeSMART. The program is funded by a grant from the City of Philadelphia's Office of Housing and Community Development (OHCD), and it is administered by Philadelphia VIP. If persons are renting, or living with a friend or relative in a house that they do not own, or if persons live in a house that is thought to be their property, or have a rent-to-own or lease/purchase agreement, a homeownership problem may occur.

Tangled Title also assists with persons living in properties of deceased relatives who did not have a will and other legal documents. This assists with determining title issues, and helping rectify concerns.

Philadelphia VIP
1500 Walnut St., Suite 400
Philadelphia, PA 19102
215-523-9550
www.phila.gov (Search for *Tangled Title*)
www.tangledtitlefund.weebly.com

Loans to Individuals

Access Down Payment and Closing Cost Assistance Program

This program provides assistance to people with disabilities, or who have a family member(s) with disabilities living in the household, who are purchasing homes and are using the Access Home Modification Program down payment and closing-cost assistance with their PHFA first mortgage.

The program provides a deferred payment loan with no interest. The loan becomes due and payable upon the sale, transfer, or non-owner occupancy of the property.

Pennsylvania Housing Finance Agency (PHFA)

800-822-1174 or 717-780-3800

TDD for deaf and hard of hearing: 717-780-1869

www.phfa.org (Search for *Access Down Payment*)

Access Home Modification Program

This program provides mortgage loans to assist people with disabilities, or who have a family member(s) with disabilities living in the household, who are purchasing a home that needs accessibility modifications. It provides a deferred payment loan, with no interest and no monthly payment. The loan becomes due and payable upon the sale, transfer, or non-owner occupancy of the property. This program is used in conjunction with PHFA's first mortgage programs.

Home modifications should be designed to meet the needs of the person with the physical disability who will be residing in the home. Eligible modification items may include, but are not limited to, bathroom modifications; installation of grab bars and handrails; kitchen modifications; lifting devices; main level bathroom or bedroom addition; ramp addition or repair; sidewalk addition or repair; and widening doorways or hallways.

Pennsylvania Housing Finance Agency (PHFA)

800-822-1174 or 717-780-3800

TDD for deaf and hard of hearing: 717-780-1869

www.phfa.org (Search for *Access Home Modification*)

FHA Streamline Refinance Program

This program allows homeowners to refinance existing FHA loans to reduce the current monthly mortgage payment. The new loan can only include the outstanding principal balance minus any applicable refund of the Up Front Mortgage Insurance Premium (UFMIP) plus the new UFMIP, up to a maximum amount of 97.75 percent of the original appraised value. Cash back to the borrower is not permitted. Any and all subordinate loans must be resubordinated or paid off by the borrower; they cannot

be paid off with the new loan. A copy of the repayment history verifying timely mortgage payments is required.

Pennsylvania Housing Finance Agency (PHFA)

800-822-1174 or 717-780-3800

TDD for deaf and hard of hearing: 717-780-1869

www.phfa.org (Search for *FHA Streamline*)

HFA Preferred Risk Sharing™ and HFA Preferred™ Program

These products are for both home purchase and refinance mortgage loans. They offer a fully amortized 30-year, fixed-rate term. The HFA Preferred Risk Sharing™ loan does not require mortgage insurance, which is insurance coverage that is commonly required by lenders when the borrower has a down payment of less than 20 percent of the purchase price. Typically there is a premium added to the buyer's monthly mortgage payment to cover the cost of this insurance. Since this additional payment is not required with HFA Preferred Risk Sharing™, the total monthly mortgage payment is typically lower than a loan with mortgage insurance included, even though the interest rate may be slightly higher. With the HFA Preferred™ loan, mortgage insurance is provided by one of several private mortgage insurance companies when the borrower puts down less than 20 percent toward the purchase of the home.

Pennsylvania Housing Finance Agency (PHFA)

800-822-1174 or 717-780-3800

TDD for deaf and hard of hearing: 717-780-1869

www.phfa.org (Search for *HFA Preferred*)

HOMEstead Down Payment and Closing Cost Assistance Loan

Homebuyers eligible for the HOMEstead program may qualify for up to \$10,000 in down payment and closing-cost assistance in the form of a no-interest, second mortgage loan. HOMEstead funds are forgiven at 20 percent per year over five years. The minimum loan amount is \$1,000. The first mortgage is provided by PHFA at the same rate as the Keystone Home Loan program. A fee of one percent is applicable, but it may be financed by the HOMEstead loan.

Pennsylvania Housing Finance Agency (PHFA)

800-822-1174 or 717-780-3800

TDD for deaf and hard of hearing: 717-780-1869

www.phfa.org (Search for *HOMEstead*)

Keystone Home Loan

This program provides loans to homebuyers who meet income and home purchase price guidelines. It provides financing on loans insured/guaranteed by Federal Housing Administration (FHA), Rural Development (RD) or Department of Veterans' Affairs (VA). Conventional financing is also available on this program with a maximum loan to value of 80 percent.

Pennsylvania Housing Finance Agency (PHFA)

800-822-1174 or 717-780-3800

TDD for deaf and hard of hearing: 717-780-1869

www.phfa.org (Search for *Keystone Home Loan*)

Keystone Advantage Assistance Loan Program

This program provides a second mortgage loan to help with the costs associated with the purchase of a home. Qualified borrowers can receive up to four percent of the purchase price or market value of an existing home, up to a maximum of \$6,000, whichever is less, or up to \$6,000 with the purchase of a new, never-before-occupied home, with no cap on the percentage of the sales price. The loan is to be repaid monthly, amortized over a 10-year term. Keystone Advantage can be used to cover the down payment or closing costs in conjunction with the HFA Preferred Risk Sharing™, HFA Preferred™, Keystone Home Loan (FHA, VA or RD loan types only), or Keystone Government Loan (K-Gov) programs and carries a 0 percent interest rate. The program may not be combined with any other PHFA assistance program, with the exception of the Access Modification Loan Program; however, it may be used on conventional, FHA, VA or RD loans. All applicable FHA, VA or RD loan underwriting requirements apply, including loan-to-value and down payment requirements.

Pennsylvania Housing Finance Agency (PHFA)

800-822-1174 or 717-780-3800

TDD for deaf and hard of hearing: 717-780-1869

www.phfa.org (Search for *Keystone Advantage Assistance*)

Keystone Government Loan Program

This program provides first mortgage financing on loans insured by the FHA, guaranteed by RD, or guaranteed by the VA. Loans are underwritten using the guidelines of the respective federal agency providing the insurance/guaranty. PHFA does not impose any additional income or purchase price limits and there is no first-time homebuyer requirement.

Pennsylvania Housing Finance Agency (PHFA)

800-822-1174 or 717-780-3800

TDD for deaf and hard of hearing: 717-780-1869

www.phfa.org (Search for *Keystone Government Loan*)

VA Interest Rate Reduction Refinancing Loan (IRRRL)

The VA Interest Rate Reduction Refinancing Loan (IRRRL) allows eligible veteran homeowners to refinance their existing VA-guaranteed loan to a lower interest rate and to reduce their current monthly mortgage payment. The new loan can only include the existing VA loan balance, allowable fees and charges, up to two discount points, and the VA funding fee. Cash back to the borrower is not permitted. Any and all subordinate loans must be re-subordinated or paid off by the borrower; they cannot be paid off with the new loan.

Pennsylvania Housing Finance Agency (PHFA)

800-822-1174 or 717-780-3800

TDD for deaf and hard of hearing: 717-780-1869

www.phfa.org (Search for *VA Interest Rate Reduction*)

Public Housing Purchase Assistance

Philadelphia Housing Authority (PHA) Homeownership

The Philadelphia Housing Authority (PHA) offers assistance to residents in PHA housing programs who are interested in making the leap from renting to homeownership. PHA's Homeownership Division sponsors first-time homebuyer workshops where residents can learn more about financial

HOMEOWNERSHIP PROGRAMS

planning, credit review and repair, affordability, getting pre-qualified for a mortgage and identifying real estate agents. PHA offers two homeownership programs:

Scattered Sites Homeownership Program

PHA residents of scattered sites are offered the opportunity to purchase the home they currently occupy through the Section 5(h) homeownership program.

Housing Choice Homeownership Program

Participants in the Housing Choice homeownership program may be eligible to use their vouchers to make monthly mortgage payments on a home they purchase.

Philadelphia Housing Authority

Homeownership Division

712 N. 16th St., Philadelphia, PA 19130

215-684-8018

www.pha.phila.gov (Search for *Scattered Sites Homeownership, Housing Choice Homeownership*)

Home Repairs

Free Improvements/Repairs

Adaptive Modifications Program

Provides free adaptations to the house or apartment of a person with permanent physical disabilities, allowing easier access to and mobility within the home. Income guidelines apply.

Philadelphia Housing Development Corp.

215-448-2160

www.phdchousing.org/adaptivemodifications.htm

Basic Systems Repair Program (BSRP)

BSRP provides free repairs to the electrical, plumbing and heating systems of owner-occupied homes. BSRP may also provide free replacement of a house's roof if major interior damage such as a collapsing ceiling is evident. Please note that there is a several-year waiting list for services in this program. Income guidelines apply.

Philadelphia Housing Development Corp.

215-448-2160

www.phdchousing.org/bsrp.htm

Emergency Heater Hotline

Repairs heating systems for low-income homeowners. Both emergency service and preventive maintenance are provided.

Energy Coordinating Agency of Philadelphia

215-568-7190

www.ecasavesenergy.org (Search for *Heater Hotline*)

Low Income Usage Reduction Program (LIURP)

Can help customers lower the amount of gas and electricity used. Installs free weatherization measures and provides conservation education.

PECO Customer Service Center

800-675-0222

www.peco.com (Search for *Low Income Usage Reduction Program*)

Senior Housing Assistance Repair Program (SHARP)

Home repairs include replacing exterior doors and locks, rebuilding basement steps, making minor plumbing repairs and replacing electrical switches, outlets and fixtures.

Service is offered on a first-come, first-served basis to income-qualified senior citizens.

Philadelphia Corporation for Aging

215-765-9040

www.pcacares.org (Search for *SHARP*)

Weatherization Assistance Program

Provides free weatherization and energy-efficiency improvements to owner-occupied and rental units. Services include air-sealing measures; window and door repair; wrapping of hot water heaters, heating pipes and ducts; sealing of basement openings, crawlspaces and chaseways; insulating and air sealing of roof area; repair and efficiency modifications to central heating. As of March 2015 this program is not accepting applications due to a lack of funding.

Philadelphia Housing Development Corp.

215-448-2160

www.phdchousing.org/weatherize.htm

Grants to Individuals

Historic Properties Repair Program

Provides grants to owner-occupied units in historic districts for exterior repairs to their homes so that the historic

character is maintained. Income guidelines apply. For more information, or to learn if your property is eligible, contact:

Preservation Alliance for Greater Philadelphia

215-546-1146

[www.preservationalliance.com/files/](http://www.preservationalliance.com/files/HistoricPropertiesBrochure.pdf)

[HistoricPropertiesBrochure.pdf](http://www.preservationalliance.com/files/HistoricPropertiesBrochure.pdf)

Loans to Individuals

Access Home Modification Program

This program provides mortgage loans to assist people with disabilities, or who have a family member(s) with disabilities living in the household, who are purchasing a home that needs accessibility modifications. It provides a deferred payment loan, with no interest and no monthly payment.

The loan becomes due and payable upon the sale, transfer, or non-owner occupancy of the property. This program is used in conjunction with a PHFA first mortgage program. Home modifications should be designed to meet the needs of the person with the physical disability who will be residing in the home. Eligible modification items may include, but are not limited to, bathroom modifications; installation of grab bars and handrails; kitchen modifications; lifting devices; main level bathroom or bedroom addition; ramp addition or repair; sidewalk addition or repair; and widening doorways or hallways.

Pennsylvania Housing Finance Agency (PHFA)

800-822-1174 or 717-780-3800

TDD for deaf and hard of hearing: 717-780-1869

www.phfa.org (Search for *Access Home Modification*)

Homeowner's Emergency Loan Program (HELP)

HELP is an emergency plumbing repair program that can be used only when the Water Department issues a Notice of Defect to the property for a broken water or sewer service line. Loans are zero-interest and payable over a five-year period. Applicant must own and live in the property. Water bill or payment agreement must be current.

Philadelphia Water Department

215-685-4901

www.phila.gov (Search for *Homeowners Emergency Loan Program*)

Homeowners Energy Efficiency Loan Program (HEELP)

This program provides loans between \$1,000 and \$10,000 for specific energy efficiency repairs at a fixed rate of one percent for 10 years with no prepayment penalties. HEELP loans payments are \$44 per month for a \$5,000 loan or \$88 per month for a \$10,000 loan.

Pennsylvania Housing Finance Agency (PHFA)

800-822-1174 or 717-780-3800

TDD for deaf and hard of hearing: 717-780-1869

www.phfa.org (Search for *HEELP*)

Keystone Home Energy Loan Program (Keystone HELP®)

The Keystone HELP® program provides low-rate loans to Pennsylvania homeowners for ENERGYSTAR® and other qualifying energy-efficiency improvements such as heating and cooling systems, windows, doors, insulation, geothermal and solar systems. Work must be performed by approved contractors/dealers.

Funded by the Pennsylvania Treasury Department; administered by AFC First Financial Corp.

888-232-3477

www.KeystoneHELP.com

Keystone Renovate & Repair Loan Program (R & R)

PHFA's R & R Loan Program is designed to prevent borrowers from becoming victims of unscrupulous lending practices. Borrowers must currently own the house they seek to renovate or be in the process of purchasing it. Eligible buyers and owners can borrow up to \$35,000 at a fixed interest rate to make renovations to improve the basic livability of their homes, as well as repairs to items affecting health, safety, energy efficiency, accessibility and code violations.

Pennsylvania Housing Finance Agency (PHFA)

800-822-1174 or 717-780-3800

TDD for deaf and hard of hearing: 717-780-1869

www.phfa.org (Search for *R & R*)

PENNVEST Homeowner Septic Program

The PA Housing Finance Agency and the PENNVEST Infrastructure Investment Board offer the PENNVEST Homeowner Septic Loan to pay for on-lot septic system replacement or repairs, and first-time connections to public sewer systems. The program offers expanded household eligibility criteria, a streamlined application process, and loan amounts up to \$25,000 for all homes (including manufactured homes). To learn more about the program, including its interest rate and how to apply, see the Homeownership section of PHFA's website at www.PHFA.org or call the agency's Customer Solutions Center at 1-855-U-Are-Home (827-3466).

Pennsylvania Housing Finance Agency (PHFA)

800-822-1174 or 717-780-3800

TDD for deaf and hard of hearing: 717-780-1869

www.phfa.org (Search for *PENNVEST*)

Mini-PHIL

This loan is specifically designed for homeowners with less-than-perfect credit. The loan must be used toward home improvements, although leftover funds may be used to pay off existing consumer debt. Income guidelines apply. Free counseling is provided by participating housing counseling agencies (see pages 67-71). Homeowners can borrow up to \$10,000 for home repairs and take up to 10 years to repay. Funds can also be used for energy-conservation improvements, emergency repairs and small projects.

Urban Affairs Coalition

215-851-1854

www.uac.org (Search for *Mini-PHIL*)

PHIL-Plus

This loan is specifically designed for homeowners with less-than-perfect credit. The loan must be used toward home improvements, although leftover funds may be used to pay off existing consumer debt. Income guidelines apply. Free counseling is provided by participating housing counseling agencies (see pages 67-71). Homeowners can borrow up to \$25,000 for home repairs and take up to 20 years to repay. Applicants can apply for a one-percent rate reduction after 24 consecutive on-time monthly payments.

Urban Affairs Coalition

215-851-1854

www.uac.org (Search for *PHIL Plus*)

Housing Counseling

OHCD funds housing counseling agencies citywide to help homeowners avoid foreclosure, to provide housing counseling for first-time homebuyers and to offer credit repair.

Office of Housing and Community Development

215-686-9749

TDD for deaf and hard of hearing: 215-686-9803

www.phila.gov/ohcd (Search for *Housing Counseling*)

Foreclosure/Mortgage Counseling

SaveYourHomePhilly Hotline

Provides free counseling for Philadelphia homeowners behind on their mortgage payments and facing foreclosure. Callers receive information and/or referrals to an OHCD-funded housing counseling agency. Hotline operated by Philadelphia Legal Assistance with funding from OHCD.

All homeowners behind on their mortgage or facing foreclosure are urged to contact the SaveYourHomePhilly Hotline at:

215-334-HOME (215-334-4663)

TDD for deaf and hard of hearing: 215-686-9803

www.saveyourhomephilly.org

Landlord/Tenant Problems

Assistance

Tenant Union Representative Network (TURN)

- Handles tenant/landlord problems
- Sponsors classes on evictions and tenants' rights (call for times)
- Organizes tenant councils

Tenant Union Representative Network
215-940-3900
www.rturn.net

Complaints

Fair Housing Commission

Addresses unfair rental practices. A tenant may file a complaint with the Philadelphia Fair Housing Commission if rent is current and the tenant is being threatened with illegal eviction, if a landlord is raising rent while housing code violations exist, if another term of a lease is being violated, or if a landlord is retaliating against a tenant for reporting housing code violations to the Department of Licenses and Inspections (L&I).

Fair Housing Commission
City of Philadelphia
215-686-4670
www.phila.gov/fairhousing

Licenses & Inspections Rental Complaints and Inspection Requests

The City's Department of Licenses and Inspections (L&I) handles rental complaints and inspection requests and outlines the responsibilities of owners, tenants and landlords for maintaining houses and apartments in a safe and clean condition. L&I enforces the City of Philadelphia's

LANDLORD/TENANT PROBLEMS

Housing Code and investigates complaints about code violations. L&I addresses problems such as fire safety, basic equipment and facilities in rental properties, water and sewage systems, heating and repairs.

Licenses & Inspections

City of Philadelphia

215-686-2463

www.phila.gov/li

Legal Assistance

Community Legal Services

Represents low-income tenants in disputes with landlords. Phone calls are accepted Monday through Friday from 9 a.m. - 4:30 p.m. Walk-in assistance for renters of privately owned property is available Monday and Wednesday from 9 a.m. - 12 p.m. Renters living in subsidized housing can receive walk-in assistance Tuesday and Thursday from 9 a.m. - 12 p.m.

Community Legal Services

www.clsphila.org

Center City Office:

1424 Chestnut St., Philadelphia, PA 19102

215-981-3700

Law Center North Central:

1410 W. Erie Ave., Philadelphia, PA 19140

215-227-2400

Lead Poisoning

Information

Childhood Lead Poisoning Prevention Program (CLPPP)

CLPPP provides protection for children at risk for lead poisoning. The primary mission of CLPPP is to educate community residents about lead poisoning prevention, to identify children at risk for lead poisoning, to analyze and track blood lead screenings and to ensure adequate home assessment and medical follow-up.

Services include:

- Door-to-door outreach and education
- Free blood testing and diagnosis
- Home inspections and medical follow-up
- Poisoning prevention education for new parents, families and groups
- Automated information line in English, Spanish, Cambodian and Vietnamese (215-685-2797)
- Analysis and tracking of lead poisoning trends
- Emergency lead abatement

**Childhood Lead Poisoning Prevention Program
City of Philadelphia**

215-685-2788

www.phila.gov (Search for *Childhood Lead*)

Lead and Healthy Homes Program

Information in English, Spanish, Cambodian and Vietnamese.

**Childhood Lead Poisoning Prevention Program
City of Philadelphia**

215-685-2788

Legal Assistance

Homeless

Homeless Advocacy Project

Weekly free legal clinics. Call or visit website.

1429 Walnut St., 15th Floor, Philadelphia, PA 19102

1-800-837-2672 or 215-523-9595

www.homelessadvocacyproject.org

Senior Citizens

SeniorLAW Center

SeniorLAW Center provides a wide range of services in its mission to protect the legal rights and interests of the elderly.

PA SeniorLAW HelpLine

1-877-PA-SR-LAW (1-877-727-7529) or 215-988-1244

www.seniorlawcenter.org

Tenants

Community Legal Services

Represents low-income tenants in disputes with landlords. Phone calls accepted Monday - Friday from 9 a.m. - 4:30 p.m. Walk-in assistance for renters of privately owned property Monday and Wednesday 9 a.m. - 12 p.m. Walk-in assistance for renters living in subsidized housing Tuesday and Thursday 9 a.m. - 12 p.m.

Community Legal Services

www.clsphila.org

Center City Office:

1424 Chestnut St., Philadelphia, PA 19102

215-981-3700

Law Center North Central:

1410 W. Erie Ave., Philadelphia, PA 19140

215-227-2400

Property Tax Relief

Abatement

Property Tax Abatement Program

Allows a 10-year exemption from paying taxes on the increased value of a renovated house. No limit to the cost of improvements. Renovations require a building permit (e.g. installing a deck, adding a bathroom). All taxes must be current to the Department of Revenue to take advantage of this program.

Office of Property Assessment
City of Philadelphia
601 Walnut St., Suite 300, Philadelphia, PA 19106
215-686-9270
www.phila.gov/opa

Payment

Owner-Occupied Real Estate Payment Agreement Program

The Owner-Occupied Real Estate Payment Agreement Program helps homeowners with past due and delinquent real estate taxes. It allows homeowners to make monthly payments based on household income and family size. Applicants must remain current on future real estate taxes. For more information or to apply, visit their website.

Department of Revenue
Municipal Services Building
1401 John F. Kennedy Blvd., Concourse Level
Philadelphia, PA 19102
215-686-6442
www.phila.gov/revenue

Real Estate Tax Installment Program

Owner-occupant homeowners can pay their current year real estate tax in monthly installments throughout the year that they are due. Applications are available in real estate tax bills or at 1401 JFK Blvd., Concourse Level.

Department of Revenue
Municipal Services Building
1401 John F. Kennedy Blvd., Concourse Level
Philadelphia, PA 19102
215-686-6442
www.phila.gov/revenue

Rebates

Property Tax/Rent Rebates

The rebate program benefits eligible Pennsylvanians age 65 and older; widows and widowers age 50 and older; and people with disabilities age 18 and older. The income limit is \$35,000 a year for homeowners and \$15,000 annually for renters, and half of Social Security income is excluded.

Property Tax/Rent Rebate Program

1-888-222-9190

www.revenue.state.pa.us

Mortgage Credit Certificate Program

The Mortgage Credit Certificate (MCC) program provides a limited tax credit as an offset against ordinary income, permitting qualified homeowners to reduce—on a dollar -for-dollar basis—their federal income tax liability, if any, for the life of the loan. This program is used in conjunction with a first mortgage under PHFA's Keystone Government (K-Gov) or HFA Preferred™ or Preferred Risk Sharing™ Programs. (See pages 17-19)

Qualified homebuyers can apply for the MCC Program through PHFA's network of participating lenders. For more information call the number below or visit their website.

Pennsylvania Housing Finance Agency (PHFA)

800-822-1174 or 717-780-3800

TDD for deaf and hard of hearing: 717-780-1869

www.phfa.org (Search for *Mortgage Credit*)

Senior Citizens

Low Income Senior Citizen Real Estate Freeze Program

The Low Income Senior Citizen Real Estate Freeze Program helps senior citizen homeowners save money on their annual real estate taxes. Under the program, the City will “freeze” your real estate taxes for the current year. For more information or to see if you qualify, call or visit the website.

Department of Revenue

Municipal Services Building

1401 John F. Kennedy Blvd., Concourse Level

Philadelphia, PA 19102

215-686-6442

www.phila.gov (Search for *Senior Citizen Programs*)

Rental Assistance

Grants to Individuals

Emergency Shelter Assistance Program (ESA)

Assists families and individuals who are homeless or near homeless and need financial assistance to prevent eviction or foreclosure to obtain permanent housing or secure temporary shelter.

Once in a 12-month period the program may provide a one-time grant to prevent homelessness. Amount varies depending on circumstances. Income guidelines apply.

Pennsylvania Department of Public Welfare
801 Market St., 5th Floor, Philadelphia, PA 19107
215-560-1976

Applications are taken between 8:30 am - 4:00 pm

Homelessness Prevention Program

The Utility Emergency Services Fund (UESF) assists individuals and families in rental housing and those residing in emergency and transitional housing facilities.

Eligible persons may receive payments for rental arrearages and/or future rental payments. Funds may also be used for security deposits and moving/storage costs.

Utility Emergency Services Fund
215-972-5170
www.uesfacts.org

Housing Choice Voucher Program (formerly Section 8)

The Philadelphia Housing Authority (PHA) provides rental assistance to low-income families in the private rental market through the Housing Choice Voucher (HCV) Program. As of December 2013, the HCV waitlist is closed. The public will be notified through TV, radio, print advertising, and on the PHA website when the HCV waitlist will be reopened.

RENTAL ASSISTANCE

Call the number below to:

- Check the status of an application
- Learn more about the HCV program
- Find out how to become a HCV program landlord

Philadelphia Housing Authority
Housing Choice Voucher Office
215-684-4300 (Follow prompts)

Information

HUD Rental Assistance Program

Provides information on affordable HUD-subsidized rentals and special-needs housing.

U.S. Department of Housing and Urban Development
215-656-0500
www.hud.gov/renting
www.espanol.hud.gov

Rental Housing

Individuals should find rental housing through real estate agents, newspaper advertisements, neighborhood postings, word of mouth, etc.

Information

PAHousingSearch.com

This is a free, online rental and homeownership service that links people with appropriate housing. Tenants and homebuyers can search by rent, size, location and more. Listings include market-rate and affordable rentals, affordable for sale housing, and special-needs housing.

Pennsylvania Housing Finance Agency
www.PAHousingSearch.com

Public Housing

Philadelphia Housing Authority (PHA) Accessible Housing

PHA's public housing inventory includes accessible units and units with various features designed to meet the needs of persons with mobility, hearing and vision impairments. To apply, complete a Pre-Application and the Accommodation Request and Release Form. Applicants can apply online through the PHA website, in-person at the PHA Admissions Office or at any PHA development.

Philadelphia Housing Authority
Accessibility Coordinator
712 N. 16th St., Philadelphia, PA 19130
215-684-4379
www.pha.phila.gov

Philadelphia Housing Authority (PHA) Public Housing

PHA provides a variety of different public housing rental opportunities for low-income residents, including

multifamily, housing developments and scattered site properties located throughout the city. Due to long average wait times, PHA closed its Public Housing Program wait lists on April 15, 2013. The wait lists will reopen at PHA's discretion and the public will be notified through advertising and on its website.

All senior housing (See page 44) waiting lists, the wheelchair accessible unit (See page 46) waiting list, Philadelphia Asset & Property Management Corporation (PAPMC) (See page 38) waiting lists, and special programs (See page 42) remain open. Online applications for these programs are accepted through the PHA website. Applicants can also apply in-person at the Admissions Office or at any PHA development.

Philadelphia Housing Authority

Admissions Office

Mon - Fri from 9 a.m. - 2 p.m.

712 N. 16th St., Philadelphia, PA 19130

215-684-4000 (follow prompts)

TDD for deaf and hard of hearing: 800-654-5984

www.pha.phila.gov

Philadelphia Housing Authority (PHA) Housing Choice Voucher Program (formerly Section 8)

The Philadelphia Housing Authority (PHA) provides rental assistance to low-income families in the private rental market through the Housing Choice Voucher Program (HCV). The HCV waitlist was last open in March 2010. As of December 2013, the waitlist is closed. The public will be notified through TV, radio, print advertising, and on the PHA website when the HCV waitlist will be reopened.

The HCV Program is organized into the following departments:

- Eligibility, Transfers and Special Programs determines eligibility for applicants, issues vouchers, processes transfers, coordinates lease signings, and oversees portability, Project-Based vouchers, and special programs such as Veterans Affairs Supportive Housing (VASH) and Homeownership.

Phone: 215-684-4300 (follow prompts).

Email: clientservices@pha.phila.gov

- Continued Occupancy manages regular and interim recertifications and verifies family and income information.

Phone: 215-684-4300 (follow prompts).

Email: clientservices@pha.phila.gov

- Inspections conducts Housing Quality Standards (HQS) inspections, enforces standards, and takes action for HQS violations.

Phone: 215-684-3860

Email: hcvinspections@pha.phila.gov

- Owner Services serves as liaison between PHA and landlords, conducts reasonable rent determinations and processes housing assistance payments.

Phone: 215-684-5596

Email: hcvlandlords@pha.phila.gov

Philadelphia Housing Authority

Housing Choice Voucher Office

2850 Germantown Ave., Philadelphia, PA 19133

www.pha.phila.gov

Philadelphia Housing Authority (PHA) Senior Housing

PHA has designated several senior-only developments for residents age 55 and older and has family properties that include senior-only buildings. Information about PHA senior housing can be obtained by calling PHA or visiting the website.

Philadelphia Housing Authority

Senior Programs

215-684-1183

www.pha.phila.gov

Philadelphia Asset & Property Management Corporation (PAPMC)

The Philadelphia Asset & Property Management Corporation, or PAPMC, is a private service affiliate that manages Limited Partnership Low Income Housing Tax Credit (LIHTC) properties. It is a nonprofit management entity that is separate from PHA. Each site maintains its own waiting list. You can apply to both PHA and PAPMC properties through PHA's website.

Philadelphia Asset & Property Management Corporation (PAPMC)

1100 Poplar St., Philadelphia, PA 19123

215-684-4000 (follow prompts)

TDD for deaf and hard of hearing: 800-654-5984

www.pha.phila.gov

Returning Citizens

(Formerly Referred to as "Ex-Offenders")

Assistance

Office of Re-Integration Services (R.I.S.E.)

Assists returning citizens to be constructive individuals who contribute positively to their communities. R.I.S.E. partners with businesses, faith and community organizations and job-training providers to offer job placement services, life skills training, literacy education and housing referral.

Office of Re-Integration Services

Main Office

990 Spring Garden St., 7th Floor, Philadelphia, PA 19123

215-683-3370

www.phila.gov/rise

Senior Citizen Programs

Assistance

BenePhilly

Helps low-income elderly Philadelphians eligible for, but not currently receiving, federal and state benefits to apply for these benefits. Programs include PACE (prescription drugs), food stamps, state property tax and rent rebates and enrollment in the Medicare Extra Help program. This initiative is sponsored by the City of Philadelphia, the Pennsylvania Department of Aging and the Pennsylvania Department of Public Welfare.

BenePhilly

800-236-2194

Mon - Fri from 9 a.m. - 5 p.m.

bdtrust.org/benefit_centers

Mayor's Commission on Aging

The goal of the Mayor's Commission on Aging is to improve the quality of life for older adults (ages 55+) in Philadelphia. Services are free to residents and employers and include assistance applying for the Property Tax/Rent Rebate, energy assistance and other information and referral assistance.

Mayor's Commission on Aging

100 S. Broad St., 4th Floor, Philadelphia, PA 19110

215-686-8450 (Office)

215-686-8452 (Fax)

www.phila.gov/aging

Free Improvements/Repairs

Adaptive Modifications Program

Provides free adaptations to the house or apartment of a person with permanent physical disabilities, allowing easier access to and mobility within the home. Income guidelines apply.

Philadelphia Housing Development Corp.

215-448-2160

www.phdchousing.org

Senior Housing Assistance Repair Program (SHARP)

Home repairs include replacing exterior doors and locks, rebuilding basement steps, making minor plumbing repairs and replacing electrical switches, outlets and fixtures. Service is offered on a first-come, first-served basis.

Philadelphia Corporation for Aging
215-765-9040
www.pcacares.org (Search for SHARP)

Grants to Individuals

PCA Emergency Fund

Provides assistance to low-income applicants aged 60 and over who have a utility shut-off or whose utilities will be shut off in five working days or less. Also delivers heating oil to eligible clients whose supply is depleted or near exhaustion. Applicant must have first applied to LIHEAP and/or UESF (see page 49). Referrals are accepted only from recognized social agencies and the clergy.

Philadelphia Corporation for Aging
215-765-9040
www.pcacares.org (Search for *PCA Emergency Fund*)

Information

Center for Advocacy for the Rights and Interests of the Elderly (CARIE)

Provides information and referrals, including housing and social services.

215-545-5728
www.carie.org

PCA Helpline

Provides listings of senior housing.

Philadelphia Corporation for Aging
215-765-9040
www.pcacares.org (Search for *PCA Helpline*)

Legal Services

SeniorLAW Center

SeniorLAW Center provides a wide range of services in its mission to protect the legal rights and interests of the elderly.

PA SeniorLAW HelpLine

1-877-PA-SR-LAW (1-877-727-7529)

215-988-1244

www.seniorlawcenter.org

Programs and Activities

Philadelphia Housing Authority (PHA) Senior Centers

PHA operates Senior Centers at Wilson Park, Cassie L. Holley Court and Emlen Arms. The centers offer fitness and health, counseling and education, recreation and dining, and transportation. PHA's senior residents and community members are eligible to join the centers and enjoy food, classes and a variety of activities. The program aims to be a community focal point where older adults can come together for services and activities that enrich the lives of participants while supporting their independence and encouraging their active involvement.

Philadelphia Housing Authority

Senior Programs

215-684-4894

www.pha.phila.gov (Search for *Senior Centers*)

Philadelphia Housing Authority (PHA) Ridge Avenue Eldercare Services

PHA's Elderly & Disabled Services is dedicated to providing support and assistance to people age 60 and above. The Adult Day Center program aims to enrich the lives of participants while assisting with the activities of daily life. It works to enhance the dignity and to support the independence of older adults through an engaging and stimulating daytime program. The Adult Day Center is designed to offer aging consumers a daily program of therapeutic services and recreational activities in a comfortable and professional setting.

Philadelphia Housing Authority

Ridge Avenue Eldercare Services

215-684-2464

www.pha.phila.gov (Search for *Adult Day Centers*)

Property Tax Freeze

Low Income Senior Citizen Real Estate Freeze Program

The Low Income Senior Citizen Real Estate Freeze Program helps senior citizen homeowners save money on their annual real estate taxes. Under the program, the City will “freeze” your real estate taxes for the current year. For more information or to see if you qualify, call or visit the website.

**Department of Revenue
Municipal Services Building
1401 John F. Kennedy Blvd., Concourse Level
Philadelphia, PA 19102
215-686-6442
www.phila.gov (Search for *Senior Citizen Programs*)**

Rebates

Property Tax/Rent Rebates

The rebate program benefits eligible Pennsylvanians age 65 and older; widows and widowers age 50 and older; and people with disabilities age 18 and older. The income limit is \$35,000 a year for homeowners and \$15,000 annually for renters, and half of Social Security income is excluded.

**Property Tax/Rent Rebate Program
1-888-222-9190
[http://www.portal.state.pa.us/portal/server.pt/
community/property_tax_rent_rebate_program/](http://www.portal.state.pa.us/portal/server.pt/community/property_tax_rent_rebate_program/)**

**Department of Revenue
Municipal Services Building
1401 John F. Kennedy Blvd., Concourse Level
Philadelphia, PA 19102
215-686-6442
www.phila.gov/revenue**

Reverse Mortgages

Reverse Mortgages and Reverse Mortgage Counseling

Senior homeowners (aged 62 and older) can use the equity they have built up in their home as collateral for a low-interest loan called a reverse mortgage. The home must be owned free and clear or have a mortgage balance that is no more

than approximately 65 percent of the home's value. The loan does not have to be repaid until the last surviving homeowner permanently moves out of the home or passes away. There are no income or credit requirements for a reverse mortgage. Counseling is required. HUD certifies housing counselors to give homeowners impartial education about reverse mortgages. There is a \$125 fee for counseling.

U.S. Department of Housing and Urban Development
866-698-6322
www.reversemortgageguides.org

Senior Rental Housing

HUD Rental Assistance Program

Provides information on affordable HUD-subsidized rentals and special-needs housing.

U.S. Department of Housing and Urban Development
215-656-0500
www.hud.gov/renting
www.espanol.hud.gov

Philadelphia Housing Authority (PHA) Senior Housing

PHA has designated several senior-only developments for residents age 55 and older and has family properties that include senior-only buildings. Information about PHA senior housing can be obtained by calling PHA or visiting the website.

Philadelphia Housing Authority
Admissions Office
712 N. 16th St., Philadelphia, PA 19130
215-684-4000 (Follow prompts)
TDD for deaf and hard of hearing: 800-654-5984
Mon - Fri from 9 am - 2 pm
www.pha.phila.gov

Special-Needs Housing

Domestic Violence Survivors

Women Against Abuse

Operates the only shelter in Philadelphia exclusively for survivors of domestic violence and their children; offers legal assistance; provides housing counseling and transitional housing.

Also offers educational and training programs to community groups in order to increase awareness about domestic violence issues.

Operates Sojourner House, a transitional housing program that provides longer-term housing and supportive services to domestic violence survivors. The program provides family apartments for women and their children for up to 24 months.

Women Against Abuse

Hotline: 1-866-723-3014 (24 hours)

215-386-1280

www.womenagainstabuse.org

Free Improvements/Repairs

Adaptive Modifications Program

Provides free adaptations to the house or apartment of a person with permanent physical disabilities, allowing easier access to and mobility within the home. Income guidelines apply.

Philadelphia Housing Development Corp.

215-448-2160

www.phdchousing.org

Housing

Philadelphia Housing Authority (PHA) Accessible Housing

PHA's public housing inventory includes accessible units and units with various features designed to meet the needs of persons with mobility, hearing and vision impairments. To apply, complete a Pre-Application and the Accommodation Request and Release Form. Applicants can apply online through the PHA website, in-person at the PHA Admissions Office or at any PHA development.

Philadelphia Housing Authority
Accessibility Coordinator
712 N. 16th St., Philadelphia, PA 19130
215-684-4379
www.pha.phila.gov (Search for *Accessible Housing*)

Information

ActionAIDS

Works to provide services that include case management, HIV testing, prevention education, HIV treatment as prevention, volunteer services, and access to safe, stable, and affordable housing.

ActionAIDS
215-981-0088
www.actionaids.org

Liberty Resources, Inc.

Advocates and promotes independent living for persons with disabilities.

215-634-2000
www.libertyresources.org

Loans to Individuals

Access Down Payment and Closing Cost Assistance Program

This program provides assistance to people with disabilities, or who have a family member(s) with disabilities living in the household, who are purchasing homes and are using the Access Home Modification Program down payment and closing cost assistance with their PHFA first mortgage. It provides a

SPECIAL-NEEDS HOUSING

deferred payment loan with no interest. The loan becomes due and payable upon the sale, transfer, or non-owner occupancy of the property.

Pennsylvania Housing Finance Agency (PHFA)

800-822-1174 or 717-780-3800

TDD for deaf and hard of hearing: 717-780-1869

www.phfa.org (Search for *Access Downpayment*)

Access Home Modification Program

This program provides mortgage loans to assist people with disabilities, or who have a family member(s) with disabilities living in the household, who are purchasing a home that needs accessibility modifications. It provides a deferred payment loan, with no interest and no monthly payment. The loan becomes due and payable upon the sale, transfer, or non-owner occupancy of the property. This program is used in conjunction with a PHFA's first mortgage programs.

Home modifications should be designed to meet the needs of the person with the physical disability who will be residing in the home. Eligible modification items may include, but are not limited to, bathroom modifications; installation of grab bars and handrails; kitchen modifications; lifting devices; main level bathroom or bedroom addition; ramp addition or repair; sidewalk addition or repair; and widening doorways or hallways.

Pennsylvania Housing Finance Agency

800-822-1174 or 717-780-3800

TDD for deaf and hard of hearing: 717-780-1869

www.phfa.org (Search for *Access Home Modification*)

Rebates

Property Tax/Rent Rebates

The rebate program benefits eligible Pennsylvanians age 65 and older; widows and widowers age 50 and older; and people with disabilities age 18 and older. The income limit is \$35,000 a year for homeowners and \$15,000 annually for renters, and half of Social Security income is excluded.

Property Tax/Rent Rebate Program

1-888-222-9190

**[http://www.portal.state.pa.us/portal/server.pt/
community/property_tax_rent_rebate_program/](http://www.portal.state.pa.us/portal/server.pt/community/property_tax_rent_rebate_program/)**

Department of Revenue

Municipal Services Building

1401 John F. Kennedy Blvd., Concourse Level

Philadelphia, PA 19102

215-686-6442

www.phila.gov/revenue

Utilities Assistance

Additional programs in the section on Home Repairs include emergency heater repair and repair or replacement of utility systems.

Financial Assistance

CAP Rate

Offers four discounted residential rates for low-income customers. Percentage of discount is based on gross household income of customer.

PECO

Customer Service Center

800-774-7040

www.peco.com (Search *CAP Rate*)

Conservation Works Program (CWP)

Reduces energy usage and helps make energy bills affordable for low-income households. Targeted to those gas-heating customers whose usage is average or above-average and who are enrolled in PGW's Customer Responsibility Program (CRP) (see below). All CRP participants are automatically placed on a CWP waiting list and are contacted when their account is selected. No additional application is necessary.

Philadelphia Gas Works

215-235-1000

www.pgworks.com

Customer Responsibility Program (CRP)

Helps low-income customers better afford their gas bills and maintain their gas service by paying discounted bills or a monthly budgeted amount based on household income.

Philadelphia Gas Works

215-235-1000

www.pgworks.com (Search for *Customer Responsibility Program*)

Emergency Resources for Older Philadelphians

Provides assistance to low-income applicants aged 60 and over who have a utility shut-off or whose utilities will be shut off in five working days or less. Also delivers heating oil to eligible clients whose supply is depleted or near exhaustion. Applicant must have first applied to LIHEAP and/or UESF (see below). Referrals are accepted only from recognized social agencies and the clergy.

Philadelphia Corporation for Aging
215-765-9040
www.pcacares.org

LIHEAP Grant

Helps low-income homeowners and renters pay their heating bills. Applications are available seasonally and are sent automatically to the previous year's clients. Please check website or call hotline for deadlines. New applicants should call the hotline or apply at a Neighborhood Energy Center (see page 50).

Low-Income Home Energy Assistance Program
866-857-7095
TDD for deaf and hard of hearing: 800-451-5886
www.dhs.pa.gov (Search for *LIHEAP*)

Matching Energy Assistance Fund (MEAF)

Assists low-income residential customers with bill payment. Is funded by customer contributions that PECO matches.

PECO
Customer Service Center
800-774-7040
www.peco.com (Search for *Assistance Programs MEAF*)

UESF Emergency Grant

Helps pay heat-related bills. Applicant must have a shut-off notice or no service. Applicant must have applied for and exhausted all governmental energy assistance programs available (LIHEAP, see above). Must meet income guidelines.

Utility Emergency Services Fund
215-972-5170
www.uesfacts.org (Search for *Utility Grant Program*)

Water Revenue Assistance Program (WRAP)

Provides a credit up to \$200 to be used to enter into a payment agreement or to combine with other energy grants to pay an outstanding bill in full. Income guidelines apply.

Water Revenue Bureau

215-686-6880

www.phila.gov/waterrev (Search for *WRAP*)

Information

Customer Assistance Referral and Evaluation Services (CARES)

Provides support and direction to help customers who have temporary personal or financial hardships to pay their utility bills.

PECO

Customer Service Center

800-774-7040

www.peco.com (Search for *Assistance Programs*)

Philadelphia Gas Works

215-235-1000

www.pgworks.com (Search for *Payment Assistance*)

Neighborhood Energy Centers

Serve as “one-stop shops” for all low-income energy customers. Staff provides budget counseling and intake for conservation and home-repair programs that offer more permanent solutions to the problem of energy affordability.

Energy services include:

- budget counseling
- energy conservation education
- PECO and PGW Customer Assistance Programs
- water conservation program

Call ECA or visit the website for a list of centers.

Energy Coordinating Agency of Philadelphia

215-988-0929

www.ecasavesenergy.org (Search for *Low Income Programs*)

Vacant Properties/ Vacant Lots

Administration/Policy Making

Philadelphia Land Bank

The mission of the Philadelphia Land Bank is to return vacant property – including privately owned tax delinquent property – in Philadelphia to productive use. Working with the City’s land-holding agencies, it manages the process of selling publicly owned land to new private owners. It also has the power to acquire privately owned tax delinquent vacant property, making it easier to assemble parcels for development.

The goals and operations of the Land Bank are guided by its Strategic Plan. The Strategic Plan identifies opportunities to turn vacant property into equitable community development, to attract private investment, to support economic development and to promote open spaces.

The Land Bank also manages phillylandworks.org (see below), the website where publicly owned vacant property in Philadelphia available for sale is listed and where offers to purchase those properties can be submitted.

Philadelphia Land Bank

1234 Market St., 17th Floor, Philadelphia, PA 19107

215-448-3040

www.philadelphialandbank.org

Administration/Policy Making

www.phillylandworks.org

All publicly owned vacant properties available for sale in Philadelphia are listed together on this website.

To purchase a lot you must:

- Have no outstanding tax or property-related liens
- Be able to buy the property or lot at fair market value*

- Be able to use or reuse the property or lot in compliance with City code and ordinances

The majority of the properties listed on this site are vacant land or structural shells in moderate-to-poor condition. There are NO homes in move-in condition on this site. Please visit the property that you are interested in to confirm that it is in suitable condition for your intended reuse before applying online to purchase the property.

If the property you are looking for is not listed on phillylandworks.org it is probably not owned by a public agency. Information regarding privately owned property is available at opa.phila.gov. If you believe that a property not on the [phillylandworks](http://phillylandworks.org) website is owned by a public agency, please send an inquiry by email to landbank@phila.gov.

www.phillylandworks.org

*Low-value properties may be conveyed to an adjacent property owner for use as a side or back yard at a significantly reduced price. Community gardens and affordable housing are also eligible in some instances for reduced pricing.

Philadelphia Industrial Development Corp. (PIDC)

On behalf of the City of Philadelphia, PIDC manages the acquisition, development and disposition of industrial and commercial land in strategic locations throughout the city. PIDC's inventory includes seven industrial parks located in Northeast, West and Southwest Philadelphia.

Philadelphia Industrial Development Corp.
215-496-8020
www.pidc-pa.org

U. S. Department of Housing and Urban Development (HUD)

Provides a listing of available HUD houses as well as index information for deeds and other documents. Fees apply.

U.S. Department of Housing and Urban Development
215-656-0500
www.hud.gov
www.espanol.hud.gov

*Low-value properties may be conveyed to an adjacent property owner for use as a side or back yard at a significantly reduced price.

Veterans

Assistance

Philadelphia Veterans Advisory Commission

The ongoing goal of the City Council Veteran's Advisory Commission (VAC) is to proactively serve Philadelphia veterans by providing them with the information they need to ensure that they receive all the benefits they rightfully deserve.

Philadelphia Veterans Advisory Commission
Room 127 City Hall, Philadelphia, PA 19107
(215) 686-3256
www.phila.gov/veterans

PHFA Loan Products

The Pennsylvania Housing Finance Agency has a variety of loan products that complement VA loans, including **Keystone Home Loan, Keystone Advantage Assistance Loan Program, Keystone Government Loan Program** and **VA Interest Rate Reduction Refinancing Loan (IRRRL)**. (See pages 18-19)

Pennsylvania Housing Finance Agency (PHFA)
800-822-1174 or 717-780-3800
TDD for deaf and hard of hearing: 717-780-1869
www.phfa.org (Search for *Loan Products*)

Housing Q & A

Homeowners

How Do I Determine The Appraised Value of a House?

You will need to hire an appraiser to conduct an appraisal. Companies are listed in the phone book and on the Web.

How Do I Find Out About Back Taxes on a Property?

Obtain this information by visiting the Revenue Department's website at www.phila.gov/revenue and click on the link Real Estate Tax Balances/Payments. If you do not have access to a computer, they are available at the Free Library of Philadelphia.

How Can I Have The Name Changed on a Deed if The Person is Deceased?

How Do I Transfer a Deed?

In order to change or transfer the deed to a property owned by a deceased person, the estate must first be probated. You must go to the Register of Wills, Room 180 City Hall. Fees are assessed based on the value of the estate. For more information, call 215-686-6250 or visit www.phila.gov/wills

How Can I Get a Copy of my Deed?

You can obtain a copy of your deed from the Department of Records, Room 154 City Hall. There is a \$2 per page fee.

How Can I Receive Help if a Demolished Property Has Made my House Structurally Weak?

Licenses and Inspections (L&I) operates a Complaint Hotline handling issues such as dangerous buildings. L&I

will send an inspector to the property to determine the damage and may issue a citation to the responsible party.

Licenses & Inspections, City of Philadelphia
215-686-2463

Information for Developers

How Do I Get My Company Certified as a Minority-, Woman- or Disabled-Owned Business?

The Office of Economic Opportunity provides a list of certifying agencies on its website.

Office of Economic Opportunity, City of Philadelphia
www.phila.gov/oeo

How Do I Find a Minority-, Woman- or Disabled-Owned Business to Serve as a Subcontractor?

The Office of Economic Opportunity maintains a database of certified minority-, woman- and disabled-owned businesses.

Office of Economic Opportunity, City of Philadelphia
www.phila.gov/oeo

How do I Get Information to Do Home Repair Work for PHDC?

Contractors interested in participating in a PHDC program can request to be notified of future Request for Proposals (RFPs) and/or Request for Qualifications by visiting PHDC's website or its offices.

Philadelphia Housing Development Corp. (PHDC)
1234 Market St., 17th Floor, Philadelphia, PA 19107
215-448-3000
www.phdchousing.org

How Do I Respond to a Housing RFP?

Each Request For Proposals (RFP) has its own set of requirements. In general, respondents must be incorporated entities with a track record in providing the service for which funding is sought and must have sound financial

management systems. The RFP will require information about the organization's experience and background, what it is proposing to do, budgets, etc. RFPs are advertised on the websites below and in select area newspapers.

www.phila.gov/ohcd
www.phdchousing.org
www.phila.gov/pr

How Do I Get Placed on the RFP Mailing List for OHCD, PHDC and PRA?

Organizations interested in being added to the RFP mailing lists of OHCD, PHDC and PRA should submit their name, address and activity for which funding is sought to:

**Office of Housing and Community Development
Communications Department**
1234 Market St., 17th Floor, Philadelphia, PA 19107
215-686-9723

Philadelphia Housing Development Corp.
1234 Market St., 17th Floor, Philadelphia, PA 19107
215-448-3173

Philadelphia Redevelopment Authority
1234 Market St., 16th Floor, Philadelphia, PA 19107
215-854-6500

How Do I Start a Nonprofit Group?

Regional Housing Legal Services (RHLS) provides legal and technical assistance to nonprofit organizations, community-based groups and resident groups developing housing for lower-income persons and engaging in innovative community-driven economic development opportunities to revitalize their neighborhoods. RHLS also provides free legal assistance in obtaining tax-exempt status, filing incorporation papers and drafting organizational documents. Requests must be in writing.

Regional Housing Legal Services
2 S. Easton Rd., Glenside, PA 19038
215-572-7300
www.rhls.org

How Can a Nonprofit Group Receive Funding from the Office of Housing and Community Development (OHCD)?

From time to time OHCD issues RFPs for products and services such as affordable housing production, housing counseling, neighborhood planning, community outreach, and others. OHCD does not provide direct operating support (funding) but rather provides funding for staff and overhead costs directly related to contracted activities.

How Do I Start a Community Development Corporation (CDC)?

For advice on starting a CDC, contact:

Philadelphia Association of CDCs (PACDC)
1315 Walnut St., Suite 1600, Philadelphia, PA 19107
215-732-5829
www.pacdc.org

Information on a Property

How Do I Find Out Who Owns a Property In Philadelphia?

Ownership of a property is provided on the Office of Property Assessment website.

Office of Property Assessment, City of Philadelphia
601 Walnut St., Suite 300 West, Philadelphia, PA 19106
215-686-6031 (Automated property information)
www.phila.gov/opa

Visit the Department of Records. Information is not given out over the phone. You must visit the Department of Records or mail a request. Research is free but fees are charged for copies.

Department of Records, City of Philadelphia
Room 154 City Hall (Reading Room)
Philadelphia, PA 19107
Mon - Fri from 8 am - 2 pm
215-686-2292
www.phila.gov/records

How Do I Find Out What a House Last Sold For?

If you have a specific address, you can get its last recorded selling price from the Office of Property Assessment.

Office of Property Assessment, City of Philadelphia
601 Walnut St., Suite 300 West, Philadelphia, PA 19106
215-686-6031 (automated property information)
www.phila.gov/opa

How Do I Find Out The Zoning For a Property or Lot?

Access parcel data including maps, measurements and history through the Department of Records. A daily or monthly subscription fee is charged.

Department of Records, City of Philadelphia
Room 156 City Hall, Philadelphia, PA 19107
215-686-2260
www.phila.gov/ParcelExplorer

View property zoning, measurements and overlay maps as well as access a link to the Philadelphia Zoning Code through the Department of Licenses & Inspections.

Licenses & Inspections, City of Philadelphia
Municipal Services Building
1401 JFK Blvd., Concourse Level, Philadelphia, PA 19102
215-686-2400
www.phila.gov/map

Agency Directory

ActionAIDS

215-981-0088
www.actionaids.org

American Red Cross

2221 Chestnut St.
Philadelphia, PA 19103
215-299-4000
www.redcross-philly.org

Apple Tree Family Center

1430 Cherry St.
Philadelphia, PA 19102
215-686-7150, 7152

Center for Advocacy for the Rights & Interests of the Elderly

100 S. Broad St., 1500 Land Title Building
Philadelphia, PA 19110
215-545-5728
www.carie.org

Childhood Lead Poisoning Prevention Program

City of Philadelphia
2100 W. Girard Ave., PNH Building #3
Philadelphia, PA 19130
215-685-2788
www.phila.gov/health/childhoodlead

Lead and Healthy Homes Program

215-685-2788

Community Accountants

215-951-0330 x 2120

Community Legal Services: Center City Office

1424 Chestnut St., 5th Floor
Philadelphia, PA 19102
215-981-3700
www.clsphila.org

Community Legal Services: Law Center North Central

1410 W. Erie Ave.
Philadelphia, PA 19140
215-227-2400
www.clsphila.org

Covenant House Crisis Center

31 E. Armat St.
Philadelphia, PA 19144
215-951-5411
www.covenanthousepa.org

**Department of Revenue
City of Philadelphia**

Municipal Services Building
1401 John F. Kennedy Blvd., Concourse Level
Philadelphia, PA 19102
215-686-6442
www.phila.gov/revenue

Energy Coordinating Agency of Philadelphia

106 W. Clearfield St.
Philadelphia, PA 19133
215-988-0929
www.ecasavesenergy.org

Fair Housing Commission, City of Philadelphia

601 Walnut St., Suite 300 South
Philadelphia, PA 19106
215-686-4670
www.phila.gov/fairhousingcommission

Gaudenzia House of Passage

111 N. 48th St.
Philadelphia, PA 19139
267-713-7778 or 215-471-2017

Housing and Urban Development, U. S. Department of

Wanamaker Building
100 Penn Square East, 11th Floor
Philadelphia, PA 19107
215-656-0500
www.hud.gov
www.espanol.hud.gov

**Landlord & Tenant Court/Municipal Court
City of Philadelphia**

1339 Chestnut St., Room 1020
Philadelphia, PA 19107
215-686-2910
www.courts.phila.gov

Liberty Resources, Inc.

714 Market St., Suite 100
Philadelphia, PA 19106
215-634-2000
www.libertyresources.org

**Licenses & Inspections, Department of
City of Philadelphia**

Municipal Services Building
1401 JFK Blvd., Concourse Level
Philadelphia, PA 19102
215-686-2463
www.phila.gov/li

Mayor's Commission on Aging

100 S. Broad St., 4th Floor
Philadelphia, PA 19110
215-686-8450 (Office)
215-686-8452 (Fax)
www.phila.gov/aging

New Kensington CDC (NKCDC)

2515 Frankford Ave.
Philadelphia, PA 19125
215-427-0350
www.nkcddc.org

**Office of Economic Opportunity
City of Philadelphia**

1515 Arch St., 12th Floor
Philadelphia, PA 19102
215-683-2000
www.phila.gov/oeo

**Office of Housing and Community Development
City of Philadelphia**

1234 Market St., 17th Floor
Philadelphia, PA 19107
215-686-9749
TDD for deaf and hard of hearing: 215-686-9803
www.phila.gov/ohcd

**Office of Property Assessment
City of Philadelphia**

601 Walnut St., Suite 300 West
Philadelphia, PA 19106
215-686-6031
www.phila.gov/opa

**Office of Re-Integration Services
City of Philadelphia**

990 Spring Garden St., 7th Floor
Philadelphia, PA 19123
215-683-3370
www.phila.gov/rise

**Office of Supportive Housing
City of Philadelphia**

1401 JFK Blvd., 10th Floor
Philadelphia, PA 19102
215-686-7150
www.phila.gov/osh

Emergency/Relocation Services
5252 N. 13th St.
Philadelphia, PA 19141
215-685-9087

PECO

Customer Service Center
2301 Market St.
Philadelphia, PA 19103
800-494-4000
www.peco.com

Pennsylvania Housing Finance Agency

211 N. Front St.
Harrisburg, PA 17101
800-822-1174
717-780-3800
www.phfa.org

**Philadelphia Association of Community
Development Corporations**

1315 Walnut St., Suite 1600
Philadelphia, PA 19107
215-732-5829
www.pacdc.org

Philadelphia Corporation for Aging

642 N. Broad St.
Philadelphia, PA 19130-3409
215-765-9000
www.pcacares.org

Philadelphia Gas Works

1800 N. 9th St.
Philadelphia, PA 19122
215-235-2050
www.pgworks.com

Philadelphia Housing Authority

12 S. 23rd St.
Philadelphia, PA 19103
215-684-4000 (follow prompts)
www.pha.phila.gov

PHA Admissions Office
712 N. 16th St.
Philadelphia, PA 19130
215-684-4000 (follow prompts)
TDD for deaf and hard of hearing: 800-654-5984
Mon - Fri from 9 am - 2 pm
www.pha.phila.gov

PHA Accessibility Coordinator
712 N. 16th St.
Philadelphia, PA 19130
215-684-4379
www.pha.phila.gov

PHA Homeownership Division
712 N. 16th St.
Philadelphia, PA 19130
215-684-8926
www.pha.phila.gov

PHA Housing Choice Voucher Office
2850 Germantown Ave.
Philadelphia, PA 19133
215-684-4300 (follow prompts)
www.pha.phila.gov

PHA Senior Programs
215-684-1183

Philadelphia Housing Development Corp.

1234 Market St., 17th Floor
Philadelphia, PA 19107
215-448-3000
www.phdchousing.org

Philadelphia Industrial Development Corp.

2600 Centre Square West
1500 Market St., Suite 2600 West
Philadelphia, PA 19102
215-496-8020
www.pidcphila.com

Philadelphia Redevelopment Authority

1234 Market St., 16th Floor
Philadelphia, PA 19107
215-854-6500
www.phila.gov/pr

Philadelphia Veterans Advisory Commission

Room 127 City Hall
Philadelphia, PA 19107
215-686-3256
www.phila.gov/veterans

Philadelphia VIP

1500 Walnut St., Suite 400
Philadelphia, PA 19102
215-523-9550
www.phillyvip.org

Preservation Alliance for Greater Philadelphia

1616 Walnut St., Suite 1620
Philadelphia, PA 19103
215-546-1146
www.preservationalliance.com

Public Welfare, Pennsylvania Department of

801 Market St., 5th Floor
Philadelphia, PA 19107
215-560-1976
www.dpw.state.pa.us

**Records, Department of
City of Philadelphia**

Room 154 City Hall (Reading Room)
Philadelphia, PA 19107
215-686-2292, 1483
www.phila.gov/records

Red Shield Family Residence

715 N. Broad St.
Philadelphia, PA 19123
215-787-2887

Regional Housing Legal Services

2 S. Easton Road
Glenside, PA 19038
215-572-7300
www.rhls.org

Roosevelt Darby Center

802 N. Broad St.
Philadelphia, PA 19130
215-685-3700

Salvation Army

701 N. Broad St.
Philadelphia, PA 19123
215-787-2821
www.salvationarmypendel.org

SeniorLAW Center

Two Penn Center
1500 JFK Blvd., #1501
Philadelphia, PA 19102
215-988-1242
www.seniorlawcenter.org

**Sheriff Sales
City of Philadelphia**

100 S. Broad St., 5th Floor
Philadelphia, PA 19110
215-686-3535
www.officeofphiladelphiasheriff.com

Station House

2601 N. Broad St.
Philadelphia, PA 19132
215-225-9232

Tenant Union Representative Network

21 S. 12th St., 11th Floor, #1100
Philadelphia, PA 19107
215-940-3900
www.rturn.net

**United Way of Greater Philadelphia and
Southern New Jersey**

1709 Benjamin Franklin Parkway
Philadelphia, PA 19103
215-665-2500
www.unitedforimpact.org

Urban Affairs Coalition

1207 Chestnut St., 7th Floor
Philadelphia, PA 19107
215-851-0110
www.uac.org

Utility Emergency Services Fund

One Penn Center at Suburban Station
1617 JFK Blvd., Suite 490
Philadelphia, PA 19103
215-972-5170
www.uesfacts.org

**Water Department
City of Philadelphia**

1101 Market St., 3rd Floor
Philadelphia, PA 19107
215-685-4901
www.phila.gov/water

**Water Revenue Bureau
City of Philadelphia**

Municipal Services Building
1401 JFK Blvd., Concourse Level
Philadelphia, PA 19102
215-686-6880
www.phila.gov/waterrev

Women Against Abuse

100 S. Broad St., Suite 1341
Philadelphia, PA 19110
215-386-1280
Hotline: 1-866-723-3014 (24 hours)
www.womenagainstabuse.org

Youth Emergency Service

1526 Fairmount Ave.
Philadelphia, PA 19130
215-787-0633
www.ysiphilly.org

Housing Counseling Agencies

The Office of Housing and Community Development funds housing counseling agencies citywide to assist in prepurchase and postpurchase counseling. These agencies also provide counseling to help homeowners avoid predatory loans and mortgage foreclosure.

ActionAIDS, Inc.**

1216 Arch St., 6th Fl.
Phila., PA 19107
215-981-0088
[www. actionaids.org](http://www.actionaids.org)
HIV/AIDS-related housing
counseling only

Affordable Housing Center of Pennsylvania

846 N. Broad St.
Phila., PA 19130
215-765-1221
www.ahcopa.org

Asociación Puertorriqueños en Marcha (APM)

600 W. Diamond St.
Phila., PA 19122
215-235-6070
www.apmphila.org

Center in the Park (Senior Center)*

5818 Germantown Ave.
Phila., PA 19144
215-848-7722
www.centerinthepark.org

(Agencies subject to change)

* No Settlement Grant counseling

** No anti-predatory lending, mortgage foreclosure prevention or Settlement Grant counseling

† Not wheelchair accessible

HOUSING COUNSELING AGENCIES

Clarifi

1608 Walnut St., 10th Fl.
Phila., PA 19107
215-563-5665
www.clarifi.org

Congreso de Latinos Unidos

216 W. Somerset St.
Phila., PA 19133
215-763-8870
www.congreso.net

Diversified Community Services (Dixon House)

1920 S. 20th St.
Phila., PA 19145
215-336-3511
www.dcsphila.org

Esperanza

4261 N. 5th St.
Phila., PA 19140
215-324-0746
www.esperanza.us

Greater Philadelphia Asian Social Service Center (GPASS)

4943 N. 5th St.
Phila., PA 19120
215-456-1662
www.gpasspa.org

HACE: Central Office

167 W. Allegheny Ave., Ste. 200
Phila., PA 19140
215-426-8025
www.hacecdc.org

HACE: Frankford Office

4907 Frankford Ave.
Phila., PA 19124
215-437-7867
www.hacecdc.org

Intercommunity Action (Senior Center)*

403 Rector St.
Phila., PA 19128
215-487-1750
www.intercommunityaction.org

Intercultural Family Services

4225 Chestnut St.
Phila., PA 19104
215-386-1298
www.ifsinc.org

Korean Community Development Services Center†

6055 N. 5th St.
Phila., PA 19120
215-276-8830
www.koreancenter.org

Liberty Resources

714 Market St., Ste. 100
Phila., PA 19106
215-634-2000
www.libertyresources.org

Mt. Airy USA

6703 Germantown Ave., Ste. 200
Phila., PA 19119
215-844-6021
www.mtairyusa.org

New Kensington CDC

2513-15 Frankford Ave.
Phila., PA 19125
215-427-0350 x 0
www.nkcdc.org

(Agencies subject to change)

* No Settlement Grant counseling

** No anti-predatory lending, mortgage foreclosure prevention or Settlement Grant counseling

† Not wheelchair accessible

HOUSING COUNSELING AGENCIES

Norris Square Community Alliance

174 Diamond St.
Phila., PA 19122
215-426-8734
www.nscaonline.org

Northwest Counseling Service[†]

5001 N. Broad St.
Phila., PA 19141
215-324-7500
www.nwcsinc.org

Philadelphia Council for Community Advancement (PCCA)

PCCA Center City

1617 JFK Blvd., Ste. 1550
Phila., PA 19103
215-567-7803
www.pccahousing.org

PCCA West

5218 Master St.
Phila., PA 19131
215-796-9979
www.pccahousing.org

Philadelphia Senior Center^{*}

509 S. Broad St.
Phila., PA 19147
215-546-5879
www.philaseniorcenter.org

Southwest CDC

6328 Paschall Ave.
Phila., PA 19142
215-729-0800
www.southwestcdc.org

Tenant Union Representative Network*

21 S. 12th St., 11th Fl.
Phila., PA 19107
215-940-3900
www.rturn.net
Tenant-related counseling only

Unemployment Information Center*

112 N. Broad St., 11th Fl.
Phila., PA 19102
215-557-0822
www.philaup.org

United Communities Southeast Philadelphia[†]

2029 S. 8th St.
Phila., PA 19148
215-468-6111 x200
www.ucsep.org

Urban League of Philadelphia

121 S. Broad St., 9th Fl.
Phila., PA 19107
215-985-3220
www.urbanleaguephila.org

West Oak Lane CDC

2502 W. Cheltenham Ave.
Phila., PA 19150
215-549-9462
www.oarc.philly.org

(Agencies subject to change)

* No Settlement Grant counseling

** No anti-predatory lending, mortgage foreclosure prevention or Settlement Grant counseling

† Not wheelchair accessible

Neighborhood Advisory Committees

The Office of Housing and Community Development funds Neighborhood Advisory Committees (NACs) citywide to provide information and referral services and to promote citizen participation and neighborhood planning.

NACs are funded on an area-benefit basis. Eligible service areas must contain at least 51 percent low- or moderate-income residents, based on census data provided to the City of Philadelphia by the U.S. Department of Housing and Urban Development.

ACHIEVEability

21 S. 61st St., Phila., PA 19139

215-748-8750

www.achieveability.org

Allegheny West Foundation

Panati Recreation Center (NAC Office)

3101 N. 22nd St., Phila., PA 19132

215-226-0130

www.awest.org

Asociacion Puertorriquenos en Marcha (APM)

4301 Rising Sun Ave., Phila., PA 19140

267-296-7200

www.apmphila.org

Brewerytown- Sharswood

2439 N. College Ave., Phila., PA 19121

267-908-2065

The Enterprise Center

4548 Market St., Phila., PA 19139

215-895-4020

www.theenterprisecenter.com

Frankford CDC

4900 Griscom St., Phila., PA 19124

215-743-6580

www.frankfordcdc.org

Greater Philadelphia Asian Social Service Center (GPASS)

4943 N. 5th St., Phila., PA 19120

215-456-1662

www.gpasspa.org

Hispanic Association of Contractors and Enterprises

167 W. Allegheny Ave., Phila., PA 19140

215-426-8025

www.hacecdc.org

Hunting Park NAC

3760 N. Delhi St., Phila., PA 19140
215-225-5560
www.huntingparknac.org

Mt Vernon Manor, Inc.

3311 Wallace St., Phila., PA 19104
215-222-9054
www.mvmcdc.org

New Kensington CDC

2513-15 Frankford Ave., Phila., PA 19125
215-427-0350
www.nkcdc.org

Nicetown CDC

4300 Germantown Ave., Phila., PA 19140
215-329-1827
www.nicetowncdc.org

Parkside Community Association

5180 Viola St., Phila., PA 19131
215-877-1198
www.parksideassociation.org

People's Emergency Center

325 N. 39th St., Phila., PA 19104
215-382-7522
www.pec-cares.org

South Kensington Partners, Inc.

1301 N. 2nd St., Phila., PA 19122
215-427-3463
www.southkensingtoncommunity.org

Southwest CDC

6328 Paschall Ave., Phila., PA 19142
215-729-0800
www.southwestcdc.org

Strawberry Mansion Neighborhood Action Center

2829 W. Diamond St., Phila., PA 19121
215-235-7505
www.strawberrymansioncdc.org

Universal Companies

800 S. 15th St., Phila., PA 19146
215-732-6518
www.universalcompanies.org

Whitman council, Inc.

2455 S. 3rd St., Phila., PA 19148
215-468-4056
www.whitmancouncil.org

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