Department of Planning and Development
Housing and Community Development
CITY OF PHILADELPHIA

Housing Resource Guide

Services, Programs, and Supports in the City of Philadelphia

2026-27

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City of Philadelphia Housing Agencies

Administration/Policy Making

Division of Housing and Community Development (DHCD)

DHCD 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. DHCD 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 DHCD.

DHCD 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 DHCD prepares the Consolidated Plan, which delineates how the grant will be used.

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

Housing Preservation & Production

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.

PHDC also provides financing to produce affordable rental and homeownership housing. Its responsibilities include project evaluation for feasibility, project underwriting, and loan closing and construction oversight.

1234 Market St., 17th Floor, Philadelphia, PA 19107
215-448-3000 (Main Number)
215-448-2160 (Home Repair Program)
www.phdcphila.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.

2013 Ridge Ave, Philadelphia, PA 19121
215-684-4300 (Follow prompts) www.pha.phila.gov

Suburban Pennsylvania Housing Agencies

Bucks County Department of Housing & Community Development

Neshaminy Manor Center
1260 Almshouse Rd., Doylestown, PA 18901
215-345-3845
Fax: 267-885-1376
buckscounty.gov

Chester County Office of Community Development

601 Westtown Rd., Suite 365 West Chester,
PA 19380-0991 610-344-6900
Fax: 610-344-6925
www.chesco.org/ccdcd

Delaware County Office of Housing & Community Development

2 W. Baltimore Avenue, Suite 202, Media, PA 19063
610-891-5425
Fax: 610-566-0532
Email:OHCD@co.delaware.pa.us
www.delcopa.gov/hcd/

Montgomery County Housing & Community Development

Human Services Center 1430 DeKalb St., 5th Floor
Norristown, PA 19401-0311
610-278-3000
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.org

Direct Emergency Financial Assistance (DEFA)

The Direct Emergency Financial Assistance (DEFA) Program is administered through the Public Health Management Corporation (PHMC). DEFA is an emergency financial resource for people living with HIV/ AIDS faced with an emergency that demands immediate attention. The fund helps with imminent homelessness, access to medications, and other resources.

PHMC – DEFA Department
267-773-4366 or 215-985-2500 (main number)
www.phmc.org (Search: DEFA)

Red Cross House

Red Cross House is a transitional housing facility and service center for families displaced by disaster in the Greater Philadelphia region. Residents stay an average of 21 days. In these three weeks, families receive the support they need to return to normal and independent living.

Red Cross House 4000 Powelton Ave. Phila, PA 19104
215-299-4889
https://www.redcross.org/local/pennsylvania/southeastern-pennsylvania/about-us.html

Salvation Army

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

Salvation Army
325 N. 39th Street, Philadelphia, PA 19104,
Main: 267-720-HOPE
215-787-2800
www.salvationarmypendel.org
Walk-Ins Accepted Mon - Thu
(Opens at 8 a.m., accepts first 15 persons.)

HopePHL

HopePHL offers immediate housing and respite to youth facing housing insecurity or are unable to safely live with family. HopePHL provides a safe, supportive environment, on-site medical care, education support, youth centered activities, links to resources and support to continue in school or get reconnected.

325 N. 39th Street, Philadelphia, PA 19104
Main: 267-720-HOPE or 267-777-5880
www.hopePHL.org
Intake Hours: 24 Hours

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 215-665-2500
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 anyone experiencing or survivors of domestic violence.

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

All Persons

City of Philadelphia, Office of Homeless Services

No appointment necessary. Provides homeless prevention assistance to individuals and families displaced due to:

- Department of Licenses & 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

Office of Homeless Services
Emergency Assistance and Response Unit (EARU)
1430 Cherry St., Phila., PA 19102 (215) 686-7150,
215-686-7151, 215-686-7175 and 215-686-7177
Mon - Thu from 7 a.m. - 5 p.m.
phila.gov/departments/office-of-homeless-services

Emergency Shelter Allowance Program (ESA)

The Department of Human Services offers an ESA, to help a homeless or near homeless family/individual to:

- Stop eviction from their home/apartment or foreclosure of their house
- Find a long-term place to live
- Find a short-term place to stay

The purpose of an ESA is to stop a housing crisis rather than slow down the process. The ESA payment amount, up to $400, depends on the individual's needs, situation, and emergency.

Philadelphia County Assistance Office Headquarters
801 Market Street, Phila., PA 19107
215-560-7226
Office Hours: 8 a.m to 5 p.m
https://www.pa.gov/services/dhs/apply-for-the-emergency-shelter-allowance-esa

Families

Apple Tree Family Center

1430 Cherry St., Philadelphia, PA 19102
215-686-7150, 7152, 7153
Intake Hours: Mon - Fri from 7 a.m. - 5 p.m.

Red Shield Family Residence

715 N. Broad St., Philadelphia, PA 19123
215-787-2887
Intake Hours: After 3 p.m., Weekends & Holidays
(833)976-4357(Tollfreecallswillbetransferredtothe local phone numbers)
https://easternusa.salvationarmy.org/eastern-pennsylvania/greater-philadelphia/red-shield-family-residence/

Single Females

Apple Tree Family Center

1430 Cherry St., Philadelphia, PA 19102
215-686-7150, 7152, 7153
Intake Hours: Mon - Fri from 7 a.m. - 5 p.m

Gaudenzia House of Passage/Kirkbride Center

111 N 49th St, Philadelphia, PA 19139
215-471-2017 (833) 976-4357 (Toll free calls will be transferred to the local phone numbers)
Intake Hours: After 5 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. - 5 p.m.

Station House

2601 N. Broad St., Philadelphia, PA 19132
215-225-9230
Intake Hours: After 5 p.m., Weekends & Holidays

Single Youths (Ages 18-21)

Covenant House Crisis Center

31 E. Armat St., Philadelphia, PA 19144
215-951-5411 or 888-829-1249
Intake Hours: 24 Hours
www.covenanthousepa.org

Youths (Ages 12-17)

HopePHL

HopePHL offers immediate housing and respite to youth facing housing insecurity or are unable to safely live with family. HopePHL provides a safe, supportive environment, on-site medical care, education support, youth centered activities, links to resources and support to continue in school or get reconnected.

1526 Fairmount Ave., Philadelphia, PA 1913
215-787-0633
Intake Hours: 24 Hours
www.hopePHL.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
amciver@fairhousingrights.org
www.phila.gov/fairhousing

Fair Housing Rights Center In Southeastern Pennsylvania

FHRC works cooperatively and collectively with other fair housing agencies to provide services to the public for the prevention and elimination of housing discrimination throughout the Greater Philadelphia region.

Fair Housing Rights Center In Southeastern Pennsylvania
444 N. 3rd Street, Suite 110, Philadelphia, PA 19123
215-625-0700,
1-866-576-1968
amciver@fairhousingrights.org
www.fairhousingrights.org

Housing Equality Center of Pennsylvania

The Housing Equality Center offers a variety of programs and services to the general public to ensure that consumers have access to housing and understand their rights under fair housing laws. Additional programs and services are available to ensure that housing professionals understand and comply with fair housing laws.

Housing Equality Center of Pennsylvania
P.O. Box 558, Fort Washington, PA 19034
267-419-8918, 866-540-FAIR
www.equalhousing.org

Public Interest Law Center

The Public Interest Law Center uses legal strategies to advance the civil, social, and economic rights of communities in the Philadelphia region facing discrimination, inequality, and poverty. It uses litigation, community education, advocacy, and organizing to secure access to fundamental resources and services.

Public Interest Law Center
1617 JFK Blvd., Suite 1650 Philadelphia PA 19103
215-627-7100
www.pubintlaw.org

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. Workshops to discuss legal issues are held every weekday at 12:30 p.m.

100 S. Broad St., Suite 800, Philadelphia, PA 19110
267-635-4100
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
215-656-0500
TDD for deaf and hard of hearing: 215-656-3450
www.hud.gov (Search for Housing Discrimination)

Foreclosure Prevention/ Mortgage Assistance

Foreclosure Prevention Program

City of Philadelphia
Mortgage Foreclosure Prevention Program
SaveYourHomePhilly Hotline
215-334-HOME (4663)

Philadelphia's Residential Mortgage & Tax Foreclosure Prevention Program gives homeowners a way to negotiate with their mortgage lenders, with the support of housing counselors, volunteer attorneys, and the oversight of the court system. The Program is available to Philadelphia homeowners whose properties are in the process of mortgage foreclosure. The property must be occupied and serve as the primary residence of the homeowner. The Program provides free housing counseling and free legal advice and offers a forum where lenders can engage in good faith negotiations with homeowners to develop a plan for saving the home from foreclosure.

All homeowners behind on their mortgage or facing foreclosure are urged to contact the SaveYourHomePhilly Hotline at 215-334-HOME (4663).

Division of Housing and Community Development
215-334-HOME (463)
TTY for deaf and hard of hearing: 215-686-9803
www.phila.gov/dhcd (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)
800-342-2397 or 717-780-3940
TDD for deaf and hard of hearing: 717-780-1869
www.phfa.org (Search for HEMAP)

Homeownership Programs

Grants to Individuals

Philly First Home Program

PHDC's Philly First Home Program provides up to $10,000 (or 6% of the home's purchase price, whichever is lower) to help first-time* homebuyers cover down payment and/or loan closing costs. Homebuyers must be income-eligible and complete pre-purchasing counseling through a City-funded housing counseling agency before signing an Agreement of Sale.

PHDC
215-448-3000 or 215-686-9749
TTY for deaf and hard of hearing: 215-686-9803
www.phdcphila.org/philly-first-home

* 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 information.

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 approved counseling agencies, such as PHFA. The program operates on an annual funding cycle. Funding rounds open every year in the spring (typically April or May) on a first-come, first-served basis..

First Front Door
Urban Affairs Coalition's Community and Economic Development (CED), A Department of the Urban Affairs Coalition

1650 Arch St Suite 2701, Philadelphia, PA 19103
215-851-1738
https://cedphilly.org/first-front-door-program

Grants to Employers

Employer Assisted Housing Program (EAH)

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/hop/employers

HomeBuyNow

Helps Philadelphia employers start a housingbenefits 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)
215-851-0110
https://cedphilly.org/philadelphia-home-buy-now

Homes for Sale

Division of Housing and Community Development (DHCD)

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

Division of Housing and Community Development
www.phila.gov/dhcd

Sheriff Sales

Tax-delinquent and foreclosed properties are sold to the highest bidder at public auction. Before each

sale properties are listed on the Sheriff's website and are advertised in the Philadelphia Daily News, the Philadelphia Inquirer, the Philadelphia Tribune and neighborhood newspapers.

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 from the recording of the deed 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's Right of Redemption for a vacant property.

For a mortgage foreclosure, the lowest bid that can be offered is $600 and each successive bid must be made in $100 increments. The highest bidder will win the property and must be prepared to make $600 or 10% deposit (whichever is highest) with a certified check or money order made out to the "Sheriff of Philadelphia." The remaining balance must be paid within 30 days of the sale. An extension of time to pay the balance is rare but may be granted by the Sheriff upon written request.

Sheriff's sales of tax-delinquent properties are managed by three agencies. At the Law Department's tax sales, the opening bid is $1,500. At LGBS and GRB auctions, the opening bid for the first sale consists of the full amount of the real estate taxes plus estimated Sheriff costs/transfer taxes. If there are no bids at the initial auction, the opening bid is then reduced to a lower amount.

All sales are held at:
First District Plaza, 3801 Market St.,
Philadelphia, PA 19104
Sheriff Sale, City of Philadelphia
215-686-3530
TTY: (202) 708-1455
https://phillysheriff.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
TTY: (202) 708-1455
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 Division of Housing and Community Development (DHCD), 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
215-523-9569
www.phila.gov (Search for Tangled Title)
www.phillyvip.org/tangled-title-fund

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 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. 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.

www.hud.gov (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)
https://www.phfa.org/programs/homestead.aspx

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 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)
https://www.phfa.org/programs/homestead.aspx

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 zero 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 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 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
2300 W. Master St, Philadelphia, PA 19121
215-684-8018
www.pha.phila.gov (Search for Scattered Sites Homeownership, Housing Choice Homeownership)

Home Repairs

Free Improvements/Repairs

Adaptive Modifications Program (AMP)

AMP 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.phdcphila.org (Click on Repairs)

Basic Systems Repair Program (BSRP)

BSRP provides free repairs to the electrical, plumbing and heating systems of owner-occupied homes. May also provide free replacement of a house's roof if major interior damage such as a collapsing ceiling is evident. Income guidelines apply.

Philadelphia Housing Development Corp.
215-448-2160
www.phdcphila.org (Click on Repairs)

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/pa-energy-services

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)

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 Home Repairs/Modifications)

Weatherization 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.

Energy Coordinating Agency of Philadelphia
215-609-1076
Email: info@ecasavesenergy.org
www.ecasavesenergy.org/pa-energy-services

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. To learn if your property is eligible, contact:

Julia W. Kiessling Historic Home Repair Program
Preservation Alliance for Greater Philadelphia
One Penn Center, 1617 Joh F. Kennedy Blvd, Suite 850, Philadelphia, PA 19103
215-546-1146
Email: info@preservationalliance.com
https://preservationalliance.com/resource-library/hhrp/

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 (855) 749-7658
https://www.phila.gov/programs/homeowners-emergency-loan-program-help/

Homeowners Energy Efficiency Loan Program (HELP)

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. HELP 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)
855-827-3466
TDD for deaf and hard of hearing: 717-780-1869
https://www.phila.gov/programs/homeowners-emergency-loan-program-help/

HomeStyle Renovation Loan

The Pennsylvania Housing Finance Agency offers the HomeStyle® Renovation program which allows eligible homebuyers purchasing a home or existin homeowners seeking a refinance mortgage to repair, remodel, renovate or complete energy improvements. Qualified borrowers can fund up to 50% of the as completed appraised value of the property. The HomeStyle® Renovation program may be combined with PHFA's Keystone Advantage Assistance Loan, as applicable.

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/programs/homestyle.aspx

PGW Residential-Sized Equipment Rebates

Residents can earn rebates between $500 and $1,500 from PGW when replacing old natural gas furnaces and boiler equipment.

Must be a PGW residential or small business customer and account must be active when the rebate is processed. New construction is eligible. Renters, with the owner's approval, are also eligible. The equipment must be installed by a licensed contractor. Rebates are awarded on a first-come, first-served basis and are subject to available funds. Please verify eligibility before purchasing. Eligibility is based on the heater purchase date.

PGW Residential Rebate Processing
(855) 749-7658
www.pgwenergysense.com/residential-rebates

Restore, Repair, Renew (RRR)

RRR is a new program to help Philadelphia homeowners access low-interest rate loans to invest in their properties. Lenders participating in the program are offering 10-year, 3% fixed Annual Percentage Rate loans that range from $2,500 to $24,999 to eligible homeowners. You can call any one of our program partners:

PCCA
www.RRRwithPCCA.org
215-567-7803

Clarifi
https://www.clarifi.org/rrr-stories-philadelphian-uses-low-interest-repair-loan-for-new-kitchen
215-866-5200

PHMC
https://phmc.org/news/phmc-helps-launch-restore-repair-renew-in-philadelphia/
877-515-0575

Housing Counseling

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

Division of Housing and Community Development
215-686-9749
TDD for deaf and hard of hearing: 215-686-9803
www.phila.gov/dhcd (Search for Housing Counseling)

Foreclosure/Mortgage Counseling

SaveYourHomePhilly Hotline

Philadelphia's Residential Mortgage & Tax Foreclosure Prevention Program gives homeowners a way to negotiate with their mortgage lenders, with the support of housing counselors, volunteer attorneys, and the oversight of the court system. The Program is available to Philadelphia homeowners whose properties are in the process of mortgage foreclosure. The property must be occupied and serve as the primary residence of the homeowner. The Program provides free housing counseling and free legal advice and offers a forum where lenders can engage in good faith negotiations with homeowners to develop a plan for saving the home from foreclosure. All homeowners behind on their mortgage or facing foreclosure are urged to contact the SaveYourHomePhilly Hotline at 215-334-HOME (4663).

Division of Housing and Community Development
215-334-HOME (4663)
TTY for deaf and hard of hearing: 215-686-9803
https://philalegal.org/services/save-your-home-philly-hotline

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 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
215-686-868
Email: philly311@phila.gov
https://www.phila.gov/311 or download the mobile app

Legal Assistance

Community Legal Services

Represents low-income tenants in disputes with landlords. Phone calls are accepted Monday through Friday from 11 a.m. - 7 p.m. Walk-in assistance for renters of privately owned property is available Monday and Thursday 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. Emergency messages left over the weekend will be returned within 24 hours.

Community Legal Services
https://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

Lead and Healthy Homes Program (LHHP)

The conditions in your home can have a major impact on your health and the health of your children. The Lead and Healthy Homes Program (LHHP) works to improve the health and safety of housing in Philadelphia by:

- Providing information, referral, and training to promote healthy homes and prevent lead poisoning
- Working with families, homeowners, and landlords to reduce lead hazards in homes
- Providing home inspection and remediation to eligible families
- Enforcing lead laws and regulations in collaboration with the Philadelphia Law Department

Lead and Healthy Homes Program City of Philadelphia
215-685-2788
,https://www.phila.gov/programs/lead-and-healthy-homes-program/

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.haplegal.org

Senior Citizens

SeniorLAW Center

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

PA SeniorLAW HelpLine
1650 Arch Street, Suite 1820, Philadelphia, PA 19103,
FAX: (215) 988 - 1243
1-877-PA-SR-LAW (1-877-727-7529) or 215-988-1242
www.seniorlawcenter.org

Tenants

Community Legal Services

Represents low-income tenants in disputes with landlords. Phone calls are accepted Monday through Friday from 11 a.m. - 7 p.m. Walk-in assistance for renters of privately owned property is available Monday and Thursday from 9a.m. - 12 p.m. Renters living in subsidized housing can receive walk-in assistance Tuesday and Thursday from 9 a.m. - 12 p.m. Emergency messages left over the weekend will be returned within 24 hours. Community Legal Services

Center City Office:
1424 Chestnut St., Philadelphia, PA 19102
215-981-3700
www.clsphila.org

Law Center North Central:
1410 W. Erie Ave., Philadelphia, PA 19140
215-227-240
https://clsphila.org/

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
215-686-4334
www.phila.gov/opa (Click on Property Tax/Rent Rebate Program)

Payment

Owner-Occupied Real Estate Payment Agreement Program (OOPA)

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/OOPA

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 Department of Revenue Municipal Services Building

Department of Revenue
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.pa.gov (Property Tax/Rebate Program)

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) orHFA PreferredTM or Preferred Risk SharingTM 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)
855-827-3466
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
1401 John F. Kennedy Blvd., Concourse Level
Philadelphia, PA 19102
215-686-6442
www.phila.gov/revenue (Click on "Programs" then select "For Senior Citizens")

Tax Relief

Longtime Owner Occupants Program (LOOP)

The Longtime Owner Occupants Program (LOOP) is a Real Estate Tax relief program for eligible homeowners whose property assessments (after the Homestead Exemption) increased by 50%, or more, from last year. Participants must also fall within income limits, and meet length of home ownership requirements.

LOOP works by:

1. Limiting your home's assessment increase to 50%, and
2. Locking in that assessment for as long as you remain eligible.

Department of Revenue
1401 John F. Kennedy Blvd., Concourse Level
Philadelphia, PA 19102
215-686-6442
www.phila.gov/revenue Click on "Programs" then select "For Homeowners")

Rental Assistance

Grants to Individuals

Emergency Shelter Allowance Program (ESA)

The Department of Human Services offers an Emergency Shelter Allowance, ESA, to help a homeless or near homeless family/individual to:

- Stop eviction from their home/apartment or foreclosure of their house
- Find a long-term place to live
- Find a short-term place to stay

The purpose of an ESA is to stop a housing crisis rather than slow down the process.

The ESA payment amount, up to $400, depends on the individual's needs, situation, and emergency.

Philadelphia County Assistance Office Headquarters
801 Market Street, Phila., PA 19107
215-560-7226
Office Hours: 8 a.m to 5 p.m
https://www.pa.gov/services/dhs/apply-for-the-emergency-shelter-allowance-esa

UESF Veterans' Program

Using a housing-first case management model, UESF provides services including housing acquisition and landlord negotiation, VA benefit assistance, mainstream benefits, legal assistance referrals, self-sufficiency education, and temporary financial assistance when needed.

Utility Emergency Services Fund
215-814-6888
www.uesfacts.org

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/topics/rental_assistance

Phillytenant.org

Phillytenant.org is a collaboration of legal services and advocacy organizations in Philadelphia to provide information to the residents of Philadelphia with tenant/landlord questions and issues.

The helpline number is answered by a live person and will make referrals to the correct legal assistance or resource organization.

267-443-2500
www.phillytenant.org

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
2013 Ridge Ave, Philadelphia, PA 19121
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 multi-family, housing developments and scattered site properties located throughout the city. Due to long average wait times, PHA closed its Public Housing Program wait listson 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 39) waiting lists, the wheelchair accessible unit (see page 45) waiting list, Philadelphia Asset & Property Management Corporation (PAPMC) (see page 37) waiting lists, and special programs (see page 47) 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.
2013 Ridge Ave, Philadelphia, PA 19121
215-684-4040 (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 benotified 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 Rental Housing 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
2013 Ridge Ave, Philadelphia, PA 19121
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
215-684-4040
https://pcacares.org/services/help-in-the-home/home-repairs-modifications/

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 p roperties through PHA's website.

Philadelphia Asset & Property Management Corporation (PAPMC)
1100 Poplar St., Philadelphia, PA 19123
215-684-4040 (follow prompts)
TDD for deaf and hard of hearing: 800-654-5984
www.pha.phila.gov.housing/admissions

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
1425 Arch St., Philadelphia, PA 19123
215-683-3370
www.phila.gov/rise
Walk-in hours M-F 10 a.m. - 4 p.m.

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 andthe Pennsylvania Department of Public Welfare.

BenePhilly
800-994-5537
Mon - Fri from 9 a.m. - 5 p.m.
www.phila.gov/programs/benephilly

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
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.

PHDC
215-448-2160
www.phdcphila.org (Click on Repair)

CAPABLE

CAPABLE is a program to provide aging-in-place repairs for elderly homeowners so that they can remain safe and health in their homes for as long as possible and live with the best health possible. This program combines the efforts of the nurse and occupational therapists from Jefferson and Drexel with Habitat's Home Repair Program in order to "prescribe" changes to the built environment that patients inhabit. Contact family@ habitatphiladelphia.org for more information.

Habitat for Humanity Philadelphia
1829 N. 19th St. Philadelphia, PA 19121
215-765-6000

Senior Housing Assistance Repair Program (SHARP) 60+years

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. For seniors 60 years and older.

Philadelphia Corporation for Aging
215-765-9040
https://pcacares.org/services/protection-advocacy/pcas-emergency-fund-for-older-philadelphians/

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
https://pcacares.org/services/protection-advocacy/pcas-emergency-fund-for-older-philadelphians/

Information

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
1650 Arch Street, Suite 1820, Philadelphia, PA 19103
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
215-684-3959
www.pha.phila.gov (Search for Senior Centers)

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 programof therapeutic services and recreational activities in a comfortable and professional setting.

Philadelphia Housing Authority
Ridge Avenue Eldercare Services
2013 Ridge Avenue, Philadelphia, 19121
215-684-2464 or 215-684-4171
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
Philadephia, PA 19102
215-686-6442
www.phila.gov/revenue
(Click on Programs and click on Senior Programs and select: Low Income Senior Citizen Real Estate Tax Freeze)

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.phila.gov/revenue (Look for Property Tax/Rent Rebate Program)
Department of Revenue
Municipal Services Building
1401 John F. Kennedy Blvd., Concourse Level
Philadephia, PA 19102
215-686-6442

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
(800) 569-4287
www.hud.gov (Search for reverse mortgage)

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
(Click on "Helping Americans")

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
2013 Ridge Ave, Philadelphia, PA 19121
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
100 South Broad St 19103, Suite 1341
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.
215-448-3000, TTY: 215-448-2184
www.phdcphila.org (Click on Residents/Landlords)

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
2013 Ridge Ave, Philadelphia, PA 19121
215-684-4379
www.pha.phila.gov
(Click on "Housing" then select "Accessible Housing"

Information

Action Wellness

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.

Action Wellness
215-981-0088
www.actionwellness.org

Liberty Resources, Inc.

Advocates and promotes independent living for persons with disabilities.

112 N. 8th Street Suite 206, Philadelphia, PA 19107
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 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 Keystone Advantage Assistance Loan Program)

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 (Click on "Homeowners" click on "Start Here" select "Access Home Modification Program")

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
revenue.pa.gov (Click property tax/rent rebates 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 Customer Assistance Program)

Customer Responsibility Program (CRP)

Helps low-income customers 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 (Click on Customer Care)

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. 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)

Oil Assistance Program

UESF provides direct oil assistance for low-income Philadelphia residents who are unable to afford the cost of an oil delivery. To be eligible for the oil assistance program, the total household income must be at or below 175 percent of the current federal poverty guidelines. Eligibility will be determined at the time of application.

To be eligible, individuals and families must also:

- Have not received a fuel oil grant in the last 12 months
- Be a Philadelphia resident
- Have applied for LIHEAP when available
- Be at or below 175% of the Federal Poverty Level (to be determined at the time of application)

The maximum assistance available for this program is 200 gallons of oil; families are eligible for assistance once every 12 months.

Utility Emergency Services Fund
215-972-5170
www.uesfacts.org (Search for Oil Assistance)

Tiered Assistance Program (TAP)

The Tiered Assistance Program (TAP) provides customers with significant savings by offering a consistent bill based on their income. Customers do not have to be behind on their bill and will receive an income-based, consistent monthly bill. Past due amounts are suspended and not enforced upon while enrolled in the program. TAP is for residents whose income falls below 150% of the Federal Poverty Level (FPL), which is equivalent to $3,075 in monthly income for a four-person household. However, higher household incomes with a Special Hardship, may still qualify. All customers who are struggling to pay their water bill should apply. The Water Department and the Water Revenue Bureau are working with several partners who have been trained and are willing to provide assistance to customers who need help filling out an application:

Community Legal Services
1424 Chestnut St.
215-981-3700
www.clsphila.org

Energy Coordinating Agency
106 W. Clearfield St.
215-609-1000
www.ecasavesenergy.org

Utility Emergency Services Fund
1608 Walnut Street, Ste.
600, 215-972-5170
www.uesfacts.org

Neighborhood Energy Centers
(https://www.ecasavesenergy.org/resources/ neighborhood-energy-centers for locations)

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). Must meet income guidelines.

Utility Emergency Services Fund
743 N 24th St, Philadelphia, PA 19130
215-972-5170
www.uesfacts.org (Search for Utility Grant Program)

Water Conservation Housing Stabilization Program

Low-income residents with high water usage and high bills at risk of water shut-off can apply. UESF's Water Conservation Housing Stabilization Program helps water customers facing these challenges by providing:

- Financial assistance to pay off past due bills
- Plumbing repairs and modifications to help decrease water usage
- In-home water conservation education to help promote good habits, lower usage and decrease water bills for the long term

Eligible residents must be a water customer with high usage, high arrearages, and high water bills and must meet income criteria of 175 percent of the Federal Poverty level (to be determined at time of application).

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

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 CARES)

Philadelphia Gas Works
215-235-1000
www.pgworks.com (Search for CARES)

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
https://ecasavesenergy.org/services/philadelphia/

Vacant Properties/ Vacant Lots

Administration/Policy Making

PHDC

PHDC seeks to return vacant property, including private owned tax delinquent property in Philadelphia to productive use. It manages the process of selling publicly owned land to new private owners. Through the Philadelphia Land Bank, it also has the power to acquire privately owned tax delinquent vacant property, making it easier to assemble parcels for development. PHDC identifies opportunities to turn vacant property into affordable housing, equitable community development, economic development opportunities, and open spaces, including community gardens and side yards. Publicly owned property is available for sale through the PHDC website as competitive sales, requests for proposals and in limited instances, direct sales.

PHDC
1234 Market St., 17th Floor, Philadelphia, PA 19107
215-448-3000 (Main Number)
215-448-2160 (Home Repair Program)
www.phdcphila.org

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.
1500 Market St., Suite 3500 West, Philadelphia, PA 19102
215-496-8020
www.pidcphila.com

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

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 or 215-686-3357
www.phlveterans.com

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).

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)

UESF Veterans' Program

Using a housing-first case management model, UESF provides services including housing acquisition and landlord negotiation, VA benefit assistance, mainstream benefits, legal assistance referrals, self-sufficiency education, and temporary financial assistance when needed.

Utility Emergency Services Fund
743 N. 24th Street, Second Floor, Philadelphia, PA 19130
215-972-5170
www.uesfacts.org

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. 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 theDepartment 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' Customer Service, City of Philadelphia
311/215-686-8686

Information for Developers

How to get my company certified as 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
30 S. 15th St, 17th Floor, Philadelphia, PA 19107
215-683-2057
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
phdcphila.or(click on stay informed on the homepage)

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/dhcd
www.phdchousing.org
www.phila.gov/pra
https://phdc.org (Search: RFP)

How do I get placed on the RFP mailing list for DHCD, PHDC and PRA?

Individuals and organizations interested in being added to the RFP mailing lists of DHCD and PHDC should visit the agency websites and use the "Sign up" function.

www.phila.gov/dhcd
www.phdcphila.org

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

ommunity-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
123 South Broad St., Suite 1330, Philadelphia, PA 19109
215-572-7300
www.rhls.org

How can a nonprofit group receive funding from the Division of Housing and Community Development (DHCD)?

From time to time DHCD issues RFPs for products and services such as affordable housing production, housing counseling, neighborhood planning, community outreach, and others. DHCD 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 920, 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
215-686-4334
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 - 4 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
215-686-4334
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 154 City Hall, Philadelphia, PA 19107
215-686-2260
property.phila.gov

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' Customer Service, City of Philadelphia, Municipal Services Building
1401 JFK Blvd., Concourse Level, Philadelphia, PA 19102
https://property.phila.gov/
311/215-686-8686
www.phila.gov/map

How do I find out the plan for my neighborhood?

Philadelphia2035 provides a blueprint to guide public and private investment in the physical development of our city. Residents, business owners, builders, and public employees can use the Citywide Vision and District Plans to guide and understand growth.

Residents and business owners can verify whether a proposed development is in line with the plan, participate in meetings for District Plans, and more.

Philadelphia City Planning Commission
1515 Arch St., 13th Floor, Phila., PA 19102
215-683-4615
www.phila2035.org

How do I find out about community groups in my area?

Community organizations that are concerned with the physical development of the community can become a "Registered Community Organization" (RCO) in order to receive early notification of zoning cases occurring within

their stated boundaries. RCOs are recipients of early notification of zoning appeals and are not given any special privileges before the Zoning Board of Adjustment.

Philadelphia City Planning Commission
1515 Arch St., 13th Floor, Phila., PA 19102
215-683-4615
https://www.phila.gov/programs/registered-community-organizations-rcos/

Agency Directory

Action Wellness

215-981-0088
www.actionwellness.org

American Red Cross

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

Apple Tree Family Central Intake Center

1430 Cherry St.
Philadelphia, PA 19102
215-686-7150
https://www.phila.gov/departments/office-of-homeless-services/

Center for Advocacy for the Rights & Interests of the Elderly

1650 Arch St., Ste 1825
Philadelphia, PA 19103
1-800-356-3606
www.carie.org

Community Legal Services: Center City Office

1424 Chestnut St., 5th Floor
Philadelphia, PA 19102215-981-3700
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

Division of Housing and Community Development City of Philadelphia

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

Energy Coordinating Agency of Philadelphia

106 W. Clearfield St.
Philadelphia, PA 19133
215-609-1000
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

1306 Spring Garden St.
Philadelphia, PA 19123
215-238-2150
www.gaudenzia.org

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

HopePHL

HopePHL-Housing Youth Services
325 N. 39th St., Philadelphia, PA 19104
Main: 267-720-HOPE
215-787-0633
hello@hopephl.org
www.hopephl.org

Landlord & Tenant Court/Municipal Court

City of Philadelphia
1339 Chestnut St., Room 1020
Philadelphia, PA 19107
215-683-7200
https://www.courts.phila.gov/municipal/civil/landlord-tenant-cases/

Lead and Healthy Homes Program

7801 Essington Ave, 2nd Floor,
Philadelphia, PA 19153
215-685-2788
https://www.phila.gov/programs/lead-and-healthy-homes-program/

Liberty Resources, Inc.

112 N. 8th St., Suite 600
Philadelphia, PA 19107
215-634-2000
info@libertyresources.org
www.libertyresources.org

Licenses & Inspections, Department of City of Philadelphia

Municipal Services Building
1401 JFK Blvd., Concourse Level
Philadelphia, PA 19102
311 or 215-686-8686
www.phila.gov/li

Mayor's Commission on Aging

1401 John F. Kennedy Blvd. 16th floor
Philadelphia, PA 19102
215-686-8450 (Office)
www.phila.gov/aging

New Kensington CDC (NKCDC)

2771 Ruth St., Ste. 1
Philadelphia, PA 19134
215-427-0350
https://nkcdc.org/

Office of Economic Opportunity, City of Philadelphia

1515 Arch St., 12th Floor
Philadelphia, PA 19102
215-683-2057
www.phila.gov/oeo

Office of Property Assessment, City of Philadelphia

` 601 Walnut St., Suite 300 West
Philadelphia, PA 19106
215-686-4334
MCOAInfo@phila.gov
www.phila.gov/opa

Office of Re-Integration Services

City of Philadelphia
1425 Arch St., 1st Floor Philadelphia, PA 19102
215-683-3370
orp@phila.gov
www.phila.gov/rise

Office of Homeless Services

City of Philadelphia
1401 JFK Blvd., 10th Floor
Philadelphia, PA 19102
215-686-7175
www.phila.gov/homelessservices

Emergency/Assistance & Response Unit

1430 N. Cherry St.
Philadelphia, PA 19102
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
www.phfa.org

Philadelphia Association of Community Development Corporations

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

Philadelphia Corporation for Aging

642 N. Broad St. Philadelphia, PA 19130-3409
PCA Helpline - 215-765-9040 215-765-9000
https://pcacares.org/

Philadelphia Gas Works

1137 Chestnut St.
Philadelphia, PA 19107
215-235-2050
www.pgworks.com

Philadelphia Housing Authority

2013 Ridge Avenue
Philadelphia, PA 19121
215-684-4000 (follow prompts)
info@pha.phila.gov
www.pha.phila.gov

PHA Admissions Office

2013 Ridge Avenue, Philadelphia, PA 19121
215-684-4000 (follow prompts)
TDD for deaf and hard of hearing:
800-654-5984 Mon - Fri from 9 am - 2 pm
info@pha.phila.gov
www.pha.phila.gov

PHA Accessibility Coordinator

2013 Ridge Avenue, Philadelphia, PA 19121
215-684-4379
www.pha.phila.gov

PHA Homeownership Division

2013 Ridge Avenue, Philadelphia, PA 19121
215-684-8926
www.pha.phila.gov

PHA Housing Choice Voucher Office

2013 Ridge Avenue, Philadelphia, PA 19121
215-684-4300 (follow prompts)
www.pha.phila.gov

PHA Senior Programs

2013 Ridge Avenue
Philadelphia, PA 19121
215-684-3959
www.pha.phila.gov

PHDC

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

Philadelphia Industrial Development Corp.

1500 Market St., Suite 2600 West
Philadelphia, PA 19102
215-496-8020
info@PIDCPhila.com
www.pidcphila.com

Philadelphia Redevelopment Authority

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

Philadelphia Veterans Advisory Commission

Room 127 City Hall Philadelphia, PA 19107
215-686-3256 or 215-686-3357
www.phila.gov/veterans

Philadelphia VIP

1500 Walnut St., Suite 1850
Philadelphia, PA 19102
215-523-9550
www.phillyvip.org

Preservation Alliance for Greater Philadelphia

1608 Walnut St., Suite 1702, Philadelphia, PA 19103
215-546-1146
www.preservationalliance.com

Philadelphia County Assistance Office

801 Market St., 5th Floor
Philadelphia, PA 19107
215-560-7226
www.dhs.pa.gov

Records Department, City of Philadelphia

Room 154 City Hall (Reading Room) Recorded Documents, Room 156 General Info
Philadelphia, PA 19107
215-686-2262
Deed/Mortgage Recording
215-686-1483
www.phila.gov/records

Red Shield Family Residence

715 N. Broad St.
Philadelphia, PA 19123
215-787-2887
pa.salvationarmy.org/greater-philadelphia

Regional Housing Legal Services

2 S. Easton Road Glenside, PA 19038
215-572-7300
info@rhls.org
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
215-787-2800
www.salvationarmypendel.org

SeniorLAW Center

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

Sheriff Sale, City of Philadelphia

100 S. Broad St., 5th Floor
Philadelphia, PA 19110
215-686-3565
www.officeofphiladelphiasheriff.com

Station House

2601 N. Broad St.
Philadelphia, PA 19132
215-225-9230

Tenant Union Representative Network

100 S. Broad St., Suite 800
Philadelphia, PA 19110
267-635-4100
www.rturn.net

United Way of Greater Philadelphia and Southern New Jersey

1800 JFK Blvd, Suite 1200
Philadelphia, PA 19103
215-665-2500
contact@unitedforimpact.org
www.unitedforimpact.org

Urban Affairs Coalition

1650 Arch St., Ste. 2701r
Philadelphia, PA 19103
215-851-0110
www.uac.org

Utility Emergency Services Fund

1608 Walnut St., Suite 600
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

Housing Counseling Agencies

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

Action Wellness, Inc.**

1216 Arch St., 6th Fl. Phila., PA 19107
215-981-0088
www.actionwellness.org HIV/AIDS-related housing counseling only

Affordable Housing Centers of Pennsylvania

846 N. Broad St., 1st floor Phila., PA 19130
215-765-1221
www.ahcopa.org

Affordable Housing Centers of Pennsylvania - NE Location

6325 Frankford Avenue, Unit D Phila., PA 19135
215-624-0221
www.ahcopa.org

Asociación Puertorriqueños en Marcha (APM)

1900 N, 9th St. Phila., PA 19122
267-296-7200
info@apmphila.org
www.apmphila.org

Center in the Park (Senior Center)*

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

Clarifi

1635 Market St., Suite 510
Phila., PA 19103
215-563-5665
www.clarifi.org

Congreso de Latinos Unidos

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

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

Greater Philadelphia Community Alliance

1920 S. 20th St. Phila., PA 19145
215-336-3511
intake@Gpca-phila.org
www.gpca-phila.org

HACE: Central Office

167 W. Allegheny Ave., Ste. 200
Phila., PA 19140
215-426-8025 or 215-437-7864
www.hacecdc.org

HACE: Frankford Office

4907 Frankford Ave.
Phila., PA 19124
215-437-7867 or 215-438-7864
info@libertyresources.org
https://libertyresources.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

Liberty Resources

112 N. 8th St., Ste. 600, Phila., PA 19107
215-634-2000
info@libertyresources.org
www.libertyresources.org

Mt. Airy CDC

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

New Kensington CDC

2771 Ruth St., Suite 1, Phila., PA 19134
215-427-0350
www.nkcdc.org

Northwest Counseling Service†

6521 N. Broad St., 1st Floor, Phila., PA 19126
215-324-7500 (dial 0)
barbara@nwcsinc.org
www.nwcsinc.org

Philadelphia Council for Community Advancement (PCCA)

5218 Master St., 2nd floor Phila., PA 19131
215-567-7803

pccahousing.org

Philadelphia Senior Center*

509 S. Broad St. Phila., PA 19147
215-546-5879
info@newcourtland.org
www.newcourtland.org/senior-centers

Southwest CDC

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

Tenant Union Representative Network*

100 S. Broad St., Suite 800, Phila., PA 19110
267-635-4100
www.rturn.net
Tenant-related counseling only

Unemployment Information Center and (PUP) Philadelphia Unemployment Project*

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
215-468-1645
www.ucsep.org

Urban League of Philadelphia

Two Penn Center 1500 John F. Kennedy Boulevard,
Suite 1910, Philadelphia, PA 19102
215-985-3220
info@urbanleaguephila.org
www.urbanleaguephila.org

West Oak Lane CDC

1624 Wadsworth Ave., Phila., PA 19150
215-224-8339
wolcdcts@gmail.com
www.westoaklanecdc.org

Xiente

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

Neighborhood Advisory Committees

The Division of Housing and Community Development funds Neighborhood Advisory Committees (NACs) city-wide 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

35 N. 60th St., Phila., PA 19139
215-748-8800
info@achieve-ability.org
www.achieveability.org

Allegheny West Foundation

2330 W. Allegheny Ave., Phila., PA 19132
215-226-0130
https://awestfoundation.com/

Asociacion Puertorriquenos en Marcha (APM)

600 W. Diamond St., Phila., PA 19140
267-296-7200
www.apmphila.org

Brewerytown-Sharswood

3000 N. Master St.., Phila., PA 19121
267-858-4246/4266
www.brewerytownsharswood.org

Diversified Community Services (Dixon House)

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

Enterprise Center, The

4548 Market St., Phila., PA 19139
215-895-4000
info@theenterprisecenter.com
www.theenterprisecenter.com

Frankford CDC

The Daral Building, 4667-69 Paul Street, 2nd Floor,
Philadelphia, 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

HACE

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

HopePHL

325 N. 39th St., Phila., PA 19104
267-720-HOPE
hopephl.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
215-475-9492
info@mvmcdc.org
www.mvmcdc.org

New Kensington CDC

2771 Ruth St., Suite 1, Phila., PA 19134
215-427-0350
https://nkcdc.org/

Nicetown CDC

4414 Germantown Ave. 3rd Floor – Suite A, Philadelphia, PA 19140, (215) 324-9772
215-329-1827
Info@nicetowncdc.org
www.nicetowncdc.org

Parkside Community Association

1719 N. 52nd St., Phila., PA 19131
215-877-1198
www.parksideassociation.org

South Kensington Community Partners

1525 N. American St., Studio #107, Phila., PA 19122
215-427-3463
info@southkensingtoncommunity.org
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
info@strawberrymansioncdc.org
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
https://www.whitmancouncil.com/

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CHERELLE L. PARKER, MAYOR

Department of Planning and Development
Housing and Community Development
CITY OF PHILADELPHIA

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

www. phila.gov/dhcd

@PHLPlanDevelop

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.