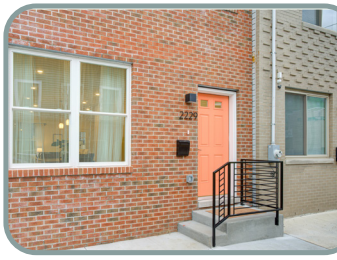
PHILADELPHIA LAND BANK

TURN THE KEY
The Philadelphia Affordable Homeownership Program



“Turn the Key”计划为符合收入条件的家庭提供最高 75,000 美元的房贷利率补贴，外加最高 10,000 美元的首付/结算援助金，帮助他们首次购买住房！

关键要点：

- 大多数新建住房都将为 3 居室
- 城市资金将用于根据收入条件提高购买力
- 为房产提供 20 年期的可原谅票据
- 转售仅限于其他符合收入资格的购房者

谁有资格？

- 您必须是首次购房人：个人名下没有住房的人，或申请该计划的前三年内名下没有住房的人*
- 在签署出售协议前，您必须通过市政府资助的住房咨询机构完成一对一的房屋所有权咨询。
- 收入资格为百分百符合地区收入中位数 (AMI)

*根据联邦准则

请浏览此处，查看您的家庭收入是否符合计划要求，并查看 Turn the Key 节能住房的建设地点。

参与 Turn the Key（交钥匙）计划的贷款机构

购房者可在 Turn The Key（交钥匙）贷款机构审批清单中选择贷款机构。

欲知更多住房信息，请访问
www.phdcphila.org 或致电 **215-448-2160**

感兴趣吗？访问 phdcphila.org/turnthekey。在此页面上，您可以填写兴趣表并创建一个帐户。这并不能保证住房或充当等候名单。当选定街区的房屋可用时，将通知受访者。如有疑问，请发送电子邮件至 turnthekey@phdc.phila.gov。

H.O.M.E. HOUSING OPPORTUNITIES MADE EASY
CITY OF PHILADELPHIA
CHERELLE L. PARKER, MAYOR

City of Philadelphia

City Council PHILADELPHIA

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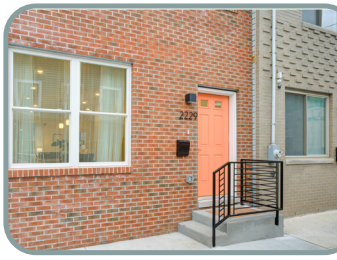

The **Turn the Key** initiative provides an up to $75,000 mortgage buy-down plus up to $10,000 in down-payment/settlement assistance to income-eligible families to help them become first-time homebuyers!

Key Points:

- Most of the newly constructed homes will be 3 bedrooms
- City funds will be used to create more affordability based on income qualifications
- 20-year forgivable note placed on property
- Resale is restricted to other qualified income homebuyers

Scan here to see if your household income meets program requirements and to see where energy efficient Turn the Key homes are being built.

Who is eligible?

- You must be a first-time buyer: a person who has never owned a home or a person who has not owned a home for three years prior to applying to the program*
- You must complete one-on-one homeownership counseling through a City-funded housing counseling agency before signing an Agreement of Sale.
- Income eligibility at 100% of Area Median Income (AMI).

*As per federal guidelines

Turn the Key participating lenders

Homebuyers can use a lender from the list of approved Turn The Key lenders.

For additional housing information, visit www.phdcphila.org or call 215-448-2160

Interested? Visit phdcphila.org/turnthekey. On this page you can fill out an interest form and create an account. This does NOT guarantee housing or act as a waiting list. Respondents will be notified when homes on selected blocks are available. For questions, email turnthekey@phdc.phila.gov.

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