



Philly First Home Program

Homebuyer Assistance

The City of Philadelphia wants you to be a successful homeowner!

We are offering a homebuyer assistance grant of up to \$10,000 (or 6% of the home's purchase price, whichever is lower) to assist first-time homebuyers to reduce the principal, cover down payment and loan closing costs.

To be eligible you must complete a FREE City-funded homeownership counseling program **before you sign an Agreement of Sale.**

Homeownership counseling successfully prepares borrowers for this big life decision. In homeownership counseling, you will learn about:

- Purchasing a home within your budget
- Avoiding dangerous mortgages
- Rights and responsibilities of homeowners
- Mortgage application/purchase processes
- Improving credit, credit repair and credit maintenance
- Money management
- Home maintenance
- Avoiding foreclosure
- Deeds and other legal housing documents

Call **311** for City information. Program information is available in other languages.

What type of property is eligible?

The property must be a single-family home or duplex located in Philadelphia (**no condominiums**).

Who is eligible?

- You must be a first-time buyer*
- You must complete one-on-one homeownership counseling through a City-funded housing counseling agency **before signing an Agreement of Sale**
- Agreement of sale must be signed by homebuyer and seller
- You must be income-eligible (**scan code below**)

How do I apply?

Contact a City-funded housing counseling agency (**see reverse**). You will need:

- Total annual family income
- Source of that income (**employment, SSI, DPA, etc.**)
- Number of family members who will live in the house

* or have not owned a home in the past three years.

Income guidelines

Scan this QR code for income guidelines to see if you qualify.



For additional housing information, visit www.phila.gov/dhcd or call 215-686-9749.

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Housing Counseling Agencies

Affordable Housing Centers of Pennsylvania

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

West Philadelphia* ♦
5901 Market St., Ste. 104
Phila., PA 19139
215-648-1728

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

Asociación Puertorriqueños en Marcha (APM) * ♦
600 W. Diamond St.
Phila., PA 19122
215-235-6070
www.apmphila.org

Center in the Park * ♦
5818 Germantown Ave.
Phila., PA 19144
215- 848-7722

Clarifi ♦
1635 Market St., Ste. 510
Phila., PA 19103
215-563-5665
www.clarifi.org
(Call for more locations)

Congreso de Latinos Unidos * ♦
216 W. Somerset St.
Phila., PA 19133
215-763-8870
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

Dixon House * ♦
1920 S. 20th St.
Phila., PA 19145
215-336-3511
www.GPCA-phila.org

Greater Philadelphia Community Alliance (GPCA) Houston Center ♦

2029 S. 8th St.
Phila., PA 19148
215-468-1645 Ex. 7200
www.GPCA-phila.org

HACE: Central Office * ♦
167 W. Allegheny Ave., Ste. 200
Phila., PA 19140
215-426-8025
www.hacecdc.org

HACE: Frankford Office ♦
4907 Frankford Ave.
Phila., PA 19124
215-437-7861
www.hacecdc.org

Intercultural Family Services * ♦
4225 Chestnut St.
Phila., PA 19104
215-386-1298
www.ifsinc.org

Mt. Airy CDC * ♦
6703 Germantown Ave., Ste. 200
Phila., PA 19119
215-844-6021
www.mtairyusa.org

New Kensington CDC ♦
2771 Ruth St., Ste. 1
Phila., PA 19134
215-427-0350
www.nkcdc.org

Norris Square Community Alliance * ♦

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

Northwest Counseling Service ♦
6521 N. Broad St.
Phila., PA 19126
215-324-7500 (dial 0)
www.nwcsinc.org

Philadelphia Chinatown Development Corporation * ♦

301-305 N. 9th St.
Phila., PA 19107
215-922-2156
www.chinatown-pcdc.org

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

Unemployment Information Center * ♦
112 N. Broad St., 11th Fl.
Phila., PA 19102
215-557-0822
www.philaup.org

Urban League of Philadelphia * ♦
2 Penn Center Plaza
1500 JFK Blvd., Suite 1910
Phila., PA 19102
215-985-3220
www.urbanleaguephila.org

West Oak Lane CDC * ♦
1624 Wadsworth Ave.
Phila., PA 19150
215-224-8339
www.westoaklanecdc.org

Note: agencies subject to change
*handicap accessible
♦Virtual counseling available