

# DHCD

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



## Housing Resource Guide



2022



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### **To our readers:**

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

# City of Philadelphia Housing Agencies

## Administration/Policy Making

### **Division of Housing and Community Development (DHCD)**

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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](http://www.phila.gov/dhcd)**

## **Housing Preservation & Production**

### **PHDC**

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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](http://www.phdcphila.org)**

## **Public Housing**

### **Philadelphia Housing Authority (PHA)**

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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**

**215-684-4000 (Follow prompts)**

**[www.pha.phila.gov](http://www.pha.phila.gov)**

# **Suburban Pennsylvania Housing Agencies**

## **Bucks County Department of Housing & Community Development**

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Neshaminy Manor Center  
1260 Almshouse Rd., Doylestown, PA 18901  
215-345-3840  
[buckscounty.org](http://buckscounty.org)

## **Chester County Office of Community Development**

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601 Westtown Rd., Suite 365  
West Chester, PA 19380-0991  
610-344-6900  
[www.chesco.org/ccdcd](http://www.chesco.org/ccdcd)

## **Delaware County Office of Housing & Community Development**

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600 N. Jackson St., Suite 101, Media, PA 19063  
610-891-5425  
[www.delcopa.gov/hcd/](http://www.delcopa.gov/hcd/)

## **Montgomery County Housing & Community Development**

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

# Emergency Assistance

## Disaster Assistance

### American Red Cross

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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](http://www.redcross.org)

### Direct Emergency Financial Assistance (DEFA)

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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  
267-822-8363 or 215-985-2500 (main number)  
[www.phmc.org](http://www.phmc.org) (Search: DEFA)

### Red Cross House

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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  
215-405-8800

## **Salvation Army**

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

**Salvation Army**  
**701 N. Broad St.**  
**Philadelphia, PA 19123**  
**215-787-2800**  
**[www.salvationarmypendel.org](http://www.salvationarmypendel.org)**  
**Walk-Ins Accepted Mon - Thu**  
**(Opens at 8 a.m., accepts first 15 persons.)**

## **Youth Emergency Service**

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Youth Emergency Service (YES) offers immediate housing and respite to youth facing housing insecurity or are unable to safely live with family. YES 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 19130**  
**215-787-0633**  
**[www.ysiphilly.org](http://www.ysiphilly.org)**  
**Intake Hours: 24 Hours**

## **Information**

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

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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**  
**211**  
**[www.pa211.org](http://www.pa211.org)**

# Emergency Shelter Housing

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

## Domestic Violence Survivors

### Women Against Abuse (24 hours)

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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](http://www.womenagainstabuse.org)**

## All Persons

### Bethesda Project

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Bethesda Project, is a nonprofit organization that provides shelter, housing, and support services to adults experiencing chronic homelessness in Philadelphia, operates eight different permanent housing locations throughout the city. Five of their locations are intended for men and women with mental illnesses or other disabilities, and they permanently house up to 135 individuals. These residents have access to varying levels of support services based on their needs.

**1630 South Street Philadelphia, PA 19146**

**215-985-1600**

**[www.bethesdaproject.org](http://www.bethesdaproject.org)**

### City of Philadelphia Office of Homeless Services

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

- Department of Licenses and Inspections' determination that housing is unfit for human habitation, imminently dangerous or collapsed due



to serious structural defects

- Health Department's declaration that property has lead or other chemical contamination
- Home severely damaged or destroyed by fire or other disaster (must have referral from American Red Cross)
- Domestic violence
- Threat of eviction (must have a court eviction notice or notice to vacate)
- Blight removal

No appointment necessary.

**Office of Homeless Services**

**Emergency Assistance and Response Unit (EARU)**

**1430 Cherry St.**

**Phila., PA 19102**

**215-686-7175**

**Mon - Thu from 9 a.m. - 3 p.m.**

**[www.philadelphiaofficeofhomelesservices.org](http://www.philadelphiaofficeofhomelesservices.org)**

**Emergency Shelter Allowance Program  
(ESA)**

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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.**

## **Families**

### **Apple Tree Family Center**

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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**

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715 N. Broad St., Philadelphia, PA 19123

215-787-2887

Intake Hours: 24 hours

[www.salvationarmypendel.org](http://www.salvationarmypendel.org)

## **Single Females**

### **Apple Tree Family Center**

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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**

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111 N 48th St, Philadelphia, PA 19139

267-713-7778

Intake Hours: After 5 p.m., Weekends & Holidays

[www.gaudenzia.org](http://www.gaudenzia.org)

## **Single Males**

### **The Roosevelt Darby Center**

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802 N. Broad St., Philadelphia, PA 19130

215-685-3700

Intake Hours: Mon - Fri from 7 a.m. - 5 p.m.

### **Station House**

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2601 N. Broad St., Philadelphia, PA 19132

215-225-9230

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

## **Single Youths (Ages 18-21)**

### **Covenant House Crisis Center**

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31 E. Armat St., Philadelphia, PA 19144

215-951-5411 or 888-829-1249

Intake Hours: 24 Hours

[www.covenanthousepa.org](http://www.covenanthousepa.org)

## **Youths (Ages 12-17)**

### **Youth Emergency Service**

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Youth Emergency Service (YES) offers immediate housing and respite to youth facing housing insecurity or are unable to safely live with family. YES 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 19130

215-787-0633

Intake Hours: 24 Hours

[www.ysiphilly.org](http://www.ysiphilly.org)

# COVID Resources

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## **PHLRentAssist program**

Through the PHLRentAssist program, the City of Philadelphia offers emergency rental assistance to help tenants and landlords who have been impacted by COVID-19.

**Call 311 or 215-686-8686**

**[www.phlrentassist.org](http://www.phlrentassist.org)**

**PHLRentAssist c/o PHDC, 1234 Market Street 16th Floor,  
Philadelphia PA 19107.**

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## **Eviction Diversion program**

The program is for landlords with tenants who have had difficulty paying rent due to a COVID-19 related hardship. Benefits of diversion and mediation include helping tenants avoid eviction, while also helping landlords avoid vacancies and unit turnover costs.

**[www.eviction-diversion.phila.gov/#/](http://www.eviction-diversion.phila.gov/#/)**

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## **Philly Tenant**

Get help with eviction, living in, moving in, and moving out.

They provide free legal advice & representation for low-income tenants.

Live housing counselor - 11 a.m. - 7 p.m. and Weekend call backs for emergencies.

**[www.phillytenant.org](http://www.phillytenant.org)**

**267-443-2500 for Tenant Legal Aid Referral Line**

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## **COVID-19 Recovery Office**

The COVID-19 Recovery Office works to ensure that Philadelphia recovers from the pandemic in a way that:

- Protects public health and safety.
- Addresses the most pressing community hardships caused by the pandemic.
- Puts Philadelphians back to work.
- Helps businesses in hard-hit communities reopen and thrive.

Their aim is a more equitable and prosperous Philadelphia post-recovery.

**1401 John F. Kennedy Blvd. Suite 1430**

**Philadelphia, PA 19102**

**[recoverPHL@phila.gov](mailto:recoverPHL@phila.gov) or call 311**

**[www.phila.gov/departments/covid-19-recovery-office/](http://www.phila.gov/departments/covid-19-recovery-office/)**

# 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

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

601 Walnut St., Suite 300 South, Philadelphia, PA 19106  
215-686-4670  
[www.phila.gov/fairhousing](http://www.phila.gov/fairhousing)

### Fair Housing Rights Center In Southeastern Pennsylvania

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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  
[www.fairhousingrights.org](http://www.fairhousingrights.org)

### Housing Equality Center of Pennsylvania

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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](http://www.equalhousing.org)

## **Public Interest Law Center**

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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**

**Two Penn Center, 1500 JFK Blvd., Suite 802,  
Philadelphia, PA 19102  
215-627-7100  
[www.pubintlaw.org](http://www.pubintlaw.org)**

## **Tenant Union Representative Network (TURN)**

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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  
215-940-3900  
[www.rturn.net](http://www.rturn.net)**

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

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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**

**HUD Discrimination Hotline 888-799-2085**

**[www.hud.gov](http://www.hud.gov) (Search for *Housing Discrimination*)**

**[www.espanol.hud.gov](http://www.espanol.hud.gov)**

# Foreclosure Prevention/ Mortgage Assistance

## Foreclosure Prevention Program

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

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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**  
**[www.phila.gov/dhcd](http://www.phila.gov/dhcd) (Search for *SaveYourHomePhilly*)**

## Mortgage Assistance

**Homeowners' Emergency Mortgage**  
**Assistance Program (HEMAP)**

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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

## FORECLOSURE PREVENTION/MORTGAGE ASSISTANCE

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](http://www.phfa.org) (Search for *HEMAP*)**



# Greenworks

## **TreePhilly**

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TreePhilly was launched in response to the Office of Sustainability's Greenworks Plan. TreePhilly strives to reach 30% tree canopy coverage in every Philadelphia neighborhood. They help residents connect with the resources they need to plant and care for the Philadelphia urban forest. Learn how you can make your neighborhood greener with TreePhilly.

**YARD TREES:** Have a yard? Get a free yard tree! TreePhilly gives out over 1,000 free trees with the help of our community partners each spring and fall.

**STREET TREES:** Planted in sidewalks and other public rights-of-way, street trees beautify neighborhoods and bring communities together.

**Philadelphia Parks & Recreation One Parkway Building,  
1515 Arch Street, 10th Floor, Phila, PA 19102**

**215-683-0217**

**215-683-0205**

**<https://treephilly.org>**

## **Philadelphia Energy Authority Solarize Philly**

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Solarize Philly is a citywide group buying program to help all Philadelphians go solar at home. The program was launched back in 2017 to make the process of installing solar as easy and affordable as possible, while supporting job training at the and improving access to clean energy for all.

Households interested in installing solar can visit [www.solarizephilly.org](http://www.solarizephilly.org) to learn more.

**1400 JFK Blvd. Room 566 Philadelphia, PA 19107 Office:**

**215-686-4483 Email: [info@philaenergy.org](mailto:info@philaenergy.org)**

**<https://philaenergy.org/programs-initiatives/solarize-philly/>**

## **Rain Check Program**

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Rain Check helps you save money on home projects that protect Philadelphia's waterways.

Are you interested in replacing an empty front yard with a garden? Need to fix a cracked rear patio? Trying to save water to use on your parched potted plants? Rain Check can provide funding for these home improvement projects and more.

**100 N. 20th Street 5th Floor, Philadelphia, PA 19103**

**(215) 988-8767**

**[www.pwdraincheck.org](http://www.pwdraincheck.org)**

## **Get a Free recycling bin**

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Residential households can pick up a recycling bin at one of the City's six sanitation convenience centers. Only one bin will be provided per visit. Each residential address can receive two bins per year. Please call before visiting to ensure availability of bins.

Riverwards - 215-685-1358

West Philadelphia - 215-685-2600

North Philadelphia - 215-685-3955

Southwest Philadelphia - 215-685-4290

Northwest Philadelphia - 215-685-2502

Northeast Philadelphia - 215-685-8072

# Homeownership Programs

## Grants to Individuals

### Philly First Home Program

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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. Please call to see if applications are being taken at this time.

**PHDC**

**215-686-9749**

**TTY for deaf and hard of hearing: 215-686-9803**

**[www.phdcphila.org/philly-first-home](http://www.phdcphila.org/philly-first-home)**

### First Front Door (FFD)

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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.

First Front Door Program funding is closed for 2019. The program will reopen in 2020.

**First Front Door**

**[www.firstfrontdoor.com](http://www.firstfrontdoor.com)**

**PHFA**

**717-780-3907**

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

## Grants to Employers

### Employer Assisted Housing Program (EAH)

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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](http://www.phfa.org/hop/employers)**

### Financial Empowerment Centers

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Free financial counseling, including for residents facing eviction, seeking housing, or planning for homeownership.

**855-346-7445**

**[www.phila.gov/fe](http://www.phila.gov/fe)**

### HomeBuyNow

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

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

**Urban Affairs Coalition (UAC)**

**215-851-1738**

**[www.uac.org/philadelphiahomebuynow](http://www.uac.org/philadelphiahomebuynow)**

## Homes for Sale

### Division of Housing and Community Development (DHCD)

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DHCD maintains a list of City-funded, affordable rental housing developments with appropriate links on its website.

**Division of Housing and Community Development**

**[www.phila.gov/dhcd](http://www.phila.gov/dhcd)**

## **Sheriff Sales**

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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:**

**100 S. Broad St., 5th floor, 19110  
Sheriff Sale, City of Philadelphia  
215-686-3530**

**[www.officeofphiladelphiasheriff.com](http://www.officeofphiladelphiasheriff.com)  
[www.bid4assets.com](http://www.bid4assets.com)**

## **HUD Homes**

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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**  
**8 a.m. - 8 p.m. Mon. - Fri.**  
**[www.hudhomestore.com](http://www.hudhomestore.com)**

## Information

### **PAHousingSearch.com**

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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](http://www.PAHousingSearch.com)**

### **Tangled Title (HomeSMART)**

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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](http://www.phila.gov) (Search for *Tangled Title*)**  
**[www.tangledtitlefund.weebly.com](http://www.tangledtitlefund.weebly.com)**

## Loans to Individuals

### **Access Home Modification Program**

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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](http://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](http://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](http://www.phfa.org) (Search for *HFA Preferred*)**

## **HOMestead Down Payment and Closing Cost Assistance Loan**

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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](http://www.phfa.org) (Search for *HOMestead*)**

## **Keystone Home Loan**

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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](http://www.phfa.org) (Search for *Keystone Home Loan*)**

## **Keystone Advantage Assistance Loan Program**

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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](http://www.phfa.org) (Search for *Keystone Advantage Assistance*)**

**Keystone Government Loan Program**

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

**Pennsylvania Housing Finance Agency (PHFA)**

**800-822-1174 or 717-780-3800**

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

**[www.phfa.org](http://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](http://www.phfa.org) (Search for *VA Interest Rate Reduction*)**

## **Public Housing Purchase Assistance**

### **Philadelphia Housing Authority (PHA) Homeownership**

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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**

**2013 Ridge Ave., Philadelphia, PA 19121**

**215-684-8914**

**[www.pha.phila.gov](http://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](http://www.phdcphila.org) (Click on *Home Repair*)**

### **Basement Backup Protection Program**

The Basement Backup Protection Program (BBPP) helps prevent home flooding by providing:

Free backwater valve installation to reduce backups. Free downspout modifications, if needed.

Downspout modifications may also be needed if the water from your roof's gutter is flowing back into your home through your sewer pipe.

Licensed contractors perform installations, and the work has a one-year warranty. Residents are responsible for repairs or maintenance after the warranty expires.

Complete the Basement Backup Protection Program application. You can mail the form to the address provided or email it to [waterinfo@phila.gov](mailto:waterinfo@phila.gov).

**1101 Market St. 6th floor Philadelphia, PA 19107**

**Email:[waterinfo@phila.gov](mailto:waterinfo@phila.gov) Phone:(215) 685-6300**

**[www.phila.gov/programs/basement-backup-protection-program/](http://www.phila.gov/programs/basement-backup-protection-program/)**

### **Basic Systems Repair Program (BSRP)**

BSRP provides free repairs to the electrical, plumbing and heating systems of owner-occupied homes. BSRP may also provide free replacement of a house's roof if major

## HOME REPAIRS

interior damage such as a collapsing ceiling is evident. Income guidelines apply.

**Philadelphia Housing Development Corp.**

215-448-2160

[www.phdcphila.org](http://www.phdcphila.org) (Click on *Home Repair*)

### **Emergency Heater Hotline**

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

**Energy Coordinating Agency of Philadelphia**

215-609-1443

[www.ecasavesenergy.org/pa-energy-services](http://www.ecasavesenergy.org/pa-energy-services)

### **Low Income Usage Reduction Program (LIURP)**

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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](http://www.peco.com) (Search for *Low Income Usage Reduction Program*)

### **Rebuilding Together Philadelphia**

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They work with organized blocks that have 10-25 homeowners who need critical repairs, accessibility modifications and/or energy efficiency updates.

Please Note: RTP no longer accepts applications for the repair of individual homes unless you are recruited by our outreach partners in the Asthma Trigger Reduction program or the Middle Neighborhoods Initiative.

215 965 0777

4355 Orchard Street, Suite 2R, Philadelphia, PA 19124

[info@rebuildingphilly.org](mailto:info@rebuildingphilly.org)

[www.rebuildingphilly.org](http://www.rebuildingphilly.org)

### **Senior Housing Assistance Repair Program (SHARP)**

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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](http://www.pcacares.org) (Search for **SHARP**)

## **Weatherization**

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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 or 215-988-0929  
[www.ecasavesenergy.org/pa-energy-services](http://www.ecasavesenergy.org/pa-energy-services)

## **Grants to Individuals**

### **Historic Properties Repair Program**

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Provides grants to owner-occupied units in historic districts for exterior repairs to their homes so that the historic character is maintained. Income guidelines apply. For more information, or to learn if your property is eligible, contact:

**Preservation Alliance for Greater Philadelphia**  
215-546-1146  
[www.preservationalliance.com/files/HistoricPropertiesBrochure.pdf](http://www.preservationalliance.com/files/HistoricPropertiesBrochure.pdf)

**Philadelphia Rowhouse Manual: A Practical Guide for homeowners**

The Rowhouse manual link below is a phenomenal read for Philadelphia homeowners. Please note the guide was last revised in 2008. The contents on pages 49 and 50 may be outdated but the manual is moderately informative.

[https://www.phila.gov/media/20190521124726/Philadelphia\\_Rowhouse\\_Manual.pdf](https://www.phila.gov/media/20190521124726/Philadelphia_Rowhouse_Manual.pdf)

## **Loans to Individuals**

### **Access Home Modification Program**

---

This program provides mortgage loans to assist people with disabilities, or who have a family member(s) with disabilities

living in the household, who are purchasing a home that needs accessibility modifications. It provides a deferred payment loan, with no interest and no monthly payment.

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

**Pennsylvania Housing Finance Agency (PHFA)**

**800-822-1174 or 717-780-3800**

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

**[www.phfa.org](http://www.phfa.org) (Search for *Access Home Modification*)**

## **Homeowner's Emergency Loan Program (HELP)**

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

**Philadelphia Water Department**

**215-685-4901**

**[www.phila.gov](http://www.phila.gov) (Search for *Homeowners Emergency Loan Program*)**

## **Homeowners Energy Efficiency Loan Program (HEELP)**

---

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

**Pennsylvania Housing Finance Agency (PHFA)**

**855-827-3466**

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

**[www.phfa.org](http://www.phfa.org) (Search for *HEELP*)**

## **HomeStyle® Renovation Loan**

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The Pennsylvania Housing Finance Agency offers the HomeStyle® Renovation program which allows eligible homebuyers purchasing a home or existing 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](http://www.phfa.org/programs/homestyle.aspx)**

## **PGW Residential-Sized Equipment Rebates**

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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](http://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 our program partner:

**Clarifi**

**[www.clarifi.org/rrr](http://www.clarifi.org/rrr)**

**215-866-5200**

**215-887-5195**

# 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](http://www.phila.gov/dhcd) (Search for *Housing Counseling*)**

## Foreclosure/Mortgage Counseling

### SaveYourHomePhilly Hotline

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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**

**[www.phila.gov/dhcd](http://www.phila.gov/dhcd) (Search for *Save Your Home Philly*)**



# Landlord/Tenant Problems

## Assistance

### Tenant Union Representative Network (TURN)

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Tenant Union Representative Network (TURN) is a tenant service and advocacy organization that promotes the human right to housing.

They offer Tenant Rights Workshops, Individual Counseling, Hotline Assistance, and Tenant Union Organizing Assistance.

Rental unit repair problems, Assistance with organizing tenant unions, and Assistance with housing discrimination claims.

- Counseling services are free of charge. There are no income restrictions for Counseling. 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](http://www.rturn.net)**

## Complaints

### Fair Housing Commission

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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](http://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  
215-686-8686 or dial 311 for City information  
[www.phila.gov/li](http://www.phila.gov/li)

## **Legal Assistance**

### **Community Legal Services**

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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**  
[www.clsphila.org](http://www.clsphila.org)

**Center City Office:**  
1424 Chestnut St., Philadelphia, PA 19102  
267-981-3700

**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**

**[www.phila.gov](http://www.phila.gov) (Search for *Lead and Healthy Homes*)**

# Legal Assistance

## Homeless

### Homeless Advocacy Project

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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](http://www.haplegal.org)

## Senior Citizens

### SeniorLAW Center

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

PA SeniorLAW HelpLine  
1-877-PA-SR-LAW (1-877-727-7529) or 215-988-1242  
[www.seniorlawcenter.org](http://www.seniorlawcenter.org)

## Tenants

### Community Legal Services

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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  
[www.clsphila.org](http://www.clsphila.org)

Center City Office:  
1424 Chestnut St., Philadelphia, PA 19102  
267-981-3700

Law Center North Central:  
1410 W. Erie Ave., Philadelphia, PA 19140  
215-227-2400

# Property Tax Relief

## Abatement

### **Property Tax Abatement Program**

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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](http://www.phila.gov/opa)**

## Payment

### **Owner-Occupied Real Estate Payment Agreement Program (OOPA)**

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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](http://www.phila.gov/OOPA)**

### **Real Estate Tax Installment Program**

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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  
1401 John F. Kennedy Blvd., Concourse Level  
Philadelphia, PA 19102  
215-686-6442  
[www.phila.gov/revenue/installment-plan](http://www.phila.gov/revenue/installment-plan)**

## Rebates

### Property Tax/Rent Rebates

The rebate program benefits eligible Pennsylvanians aged 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](http://www.revenue.pa.gov) (Search 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) or HFA Preferred™ or Preferred Risk Sharing™ Programs. (See pages 17-19)

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

**Pennsylvania Housing Finance Agency (PHFA)**

**855-827-3466**

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

**[www.phfa.org](http://www.phfa.org) (Search for *Mortgage Credit*)**

## Senior Citizens

### Low-Income Senior Citizen Real Estate Freeze Program

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

**Department of Revenue**

**Municipal Services Building**

**1401 John F. Kennedy Blvd., Concourse Level**

**Philadelphia, PA 19102**

**215-686-6442**

**[www.phila.gov](http://www.phila.gov) (Search for *Real Estate Freeze Program*)**

## **Tax Relief**

### **Catastrophic Loss-Related Property Assessment**

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Reduce property assessment for properties that have lost 50 percent or more of their value due to fire or natural disaster.

215-686-6488

[www.phila.gov/OPA/AbatementsExemptions/Pages/CatastrophicLoss.aspx](http://www.phila.gov/OPA/AbatementsExemptions/Pages/CatastrophicLoss.aspx)

### **Longtime Owner Occupants Program (LOOP)**

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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**  
**Municipal Services Building**  
1401 John F. Kennedy Boulevard, Concourse Level  
Philadelphia, PA 19102  
215-686-9200  
[www.phila.gov](http://www.phila.gov) (*Search for LOOP*)

### **Homestead Exemption**

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Save about \$629 on your annual property tax bill.

215-686-9200

[www.phila.gov/homestead](http://www.phila.gov/homestead)

### **Real Estate Tax Credit for Active Duty**

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Provides a tax credit for active military members called to duty outside of Pennsylvania.

215-686-6488

[www.phila.gov/revenue/active-duty-tax-credit](http://www.phila.gov/revenue/active-duty-tax-credit)

### **Real Estate Tax Deferral Program**

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Defer property tax increases of more than 15 percent until the property is transferred or sold.

215-686-6442

[www.phila.gov/real-estate-relief](http://www.phila.gov/real-estate-relief)

# Rental Assistance

## Grants to Individuals

### Emergency Shelter Allowance Program (EAS)

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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.

### UESF Veterans' Program

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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](http://www.uesfacts.org)



## Information

### **HUD Rental Assistance Program**

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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](http://www.hud.gov/topics/rental_assistance)**  
**[www.espanol.hud.gov](http://www.espanol.hud.gov)**

### **Phillytenant.org**

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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](http://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**

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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](http://www.PAHousingSearch.com)

## Public Housing

### **Philadelphia Housing Authority (PHA) Accessible Housing**

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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](http://www.pha.phila.gov)

### **Philadelphia Housing Authority (PHA) Public Housing**

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

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

All senior housing (see page 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**

**215-684-4000 (follow prompts)**

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

**[www.pha.phila.gov](http://www.pha.phila.gov)**

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

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

The HCV Program is organized into the following departments:

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

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

**Email: [clientservices@pha.phila.gov](mailto: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](mailto:clientservices@pha.phila.gov)**

## RENTAL HOUSING

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

**Phone: 215-684-3860**

**Email: [hcvinspections@pha.phila.gov](mailto: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](mailto:hcvlandlords@pha.phila.gov)**

### **Philadelphia Housing Authority**

#### **Housing Choice Voucher Office**

**2850 Germantown Ave., Philadelphia, PA 19133**

**[www.pha.phila.gov](http://www.pha.phila.gov)**

### **Philadelphia Housing Authority (PHA) Senior Housing**

---

PHA has designated several senior-only developments for residents aged 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**

**215-684-4000**

**[www.pha.phila.gov](http://www.pha.phila.gov)**

### **Philadelphia Asset & Property Management Corporation (PAPMC)**

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

### **Philadelphia Asset & Property Management Corporation (PAPMC)**

**1100 Poplar St., Philadelphia, PA 19123**

**215-684-4000 (follow prompts)**

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

**[www.pha.phila.gov/housing/admissions](http://www.pha.phila.gov/housing/admissions)**

# Returning Citizens

(Formerly Referred to as "Ex-Offenders")

## Assistance

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

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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](http://www.phila.gov/rise)**  
**Walk-in hours M-F 10 a.m. - 4 p.m.**

# Senior Citizen Programs

## Assistance

### **BenePhilly**

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

#### **BenePhilly**

**800-236-2194 or 844-848-4376**

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

**[www.bdtrust.org/location/benephilly-enrollment-center/](http://www.bdtrust.org/location/benephilly-enrollment-center/)**

### **Mayor's Commission on Aging**

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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](http://www.phila.gov/aging)**

## Free Improvements/Repairs

### **Adaptive Modifications Program**

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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](http://www.phdcphila.org) (Click on *Home Repair*)**

## **CAPABLE**

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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](mailto: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**

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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  
[www.pca cares.org/service\\_provider/pca-sharp-program/](http://www.pca cares.org/service_provider/pca-sharp-program/)

## **Grants to Individuals**

### **PCA Emergency Fund**

---

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

**Philadelphia Corporation for Aging**  
215-765-9040  
[www.pca cares.org/service\\_provider/pca-emergency-fund](http://www.pca cares.org/service_provider/pca-emergency-fund)

## **Information**

### **PCA Helpline**

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Provides listings of senior housing.

**Philadelphia Corporation for Aging**  
215-765-9040  
[www.pca cares.org](http://www.pca cares.org) (Search for *PCA Helpline*)

## Legal Services

### SeniorLAW Center

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

PA SeniorLAW HelpLine  
1-877-PA-SR-LAW (1-877-727-7529)  
215-988-1244  
[www.seniorlawcenter.org](http://www.seniorlawcenter.org)

## Programs and Activities

### Philadelphia Housing Authority (PHA) Senior Centers

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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  
215-684-4000  
[www.pha.phila.gov](http://www.pha.phila.gov) (Search for *Senior Centers*)

### Philadelphia Housing Authority (PHA) Ridge Avenue Eldercare Services

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

Philadelphia Housing Authority  
Ridge Avenue Eldercare Services  
215-684-2464  
[www.pha.phila.gov](http://www.pha.phila.gov) (Search for *Adult Day Centers*)



## Property Tax Freeze

### Low-Income Senior Citizen Real Estate Freeze Program

---

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

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

[www.phila.gov](http://www.phila.gov) (Search for *Real Estate Freeze Program*)

## Rebates

### Property Tax/Rent Rebates

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The rebate program benefits eligible Pennsylvanians age 65 and older; widows and widowers aged 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](http://revenue.pa.gov) (Look for Property Tax/Rent Rebate Program)

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

[www.phila.gov/revenue](http://www.phila.gov/revenue)

## Reverse Mortgages

### Reverse Mortgages and Reverse Mortgage Counseling

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Senior homeowners (aged 62 and older) can use the equity they have built up in their home as collateral for a low-interest

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

**U.S. Department of Housing and Urban Development**  
**866-698-6322**  
**[www.hud.gov](http://www.hud.gov) (Search for reverse mortgage)**

## **Senior Rental Housing**

### **HUD Rental Assistance Program**

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

**U.S. Department of Housing and Urban Development**  
**215-656-0500**  
**[www.hud.gov/renting](http://www.hud.gov/renting)**  
**[www.espanol.hud.gov](http://www.espanol.hud.gov)**

### **Philadelphia Housing Authority (PHA) Senior Housing**

---

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

**Philadelphia Housing Authority**  
**Admissions Office**  
**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](http://www.pha.phila.gov)**

# Special-Needs Housing

## Domestic Violence Survivors

### Women Against Abuse

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

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

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

#### Women Against Abuse

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

215-386-1280

[www.womenagainstabuse.org](http://www.womenagainstabuse.org)

## Free Improvements/Repairs

### Adaptive Modifications Program

---

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

#### Philadelphia Housing Development Corp.

215-448-2160

[www.phdchousing.org](http://www.phdchousing.org) (Click on *Home Repair*)

## Housing

### Office of HIV planning

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The Office of HIV Planning supports the Philadelphia EMA HIV Integrated Planning Council (HIPC), the decision-making body that plans HIV care and prevention services in the nine-county Philadelphia area.

Housing services provide limited short-term assistance to support emergency, temporary, or transitional housing to enable a client or family to gain or maintain outpatient/ambulatory health services. Housing-related referral services include assessment, search, placement, advocacy, and the fees associated with these services.

[www.hivphilly.org](http://www.hivphilly.org)

340 N. 12th St., 320 Philadelphia, PA 19107 215-574-6760 Fax: 215-574-6761

### 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](http://www.pha.phila.gov) (Search for *Accessible Housing*)

## Information

### Action Wellness

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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](http://www.actionwellness.org)

## **Liberty Resources, Inc.**

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Advocates and promotes independent living for persons with disabilities.

215-634-2000

[www.libertyresources.org](http://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](http://www.phfa.org) (Search for *Keystone Advantage***

***Assistance Loan Program*)**

### **Access Home Modification Program**

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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](http://www.phfa.org) (Search for *Access Home Modification*)**

## Rebates

### **Property Tax/Rent Rebates**

---

The rebate program benefits eligible Pennsylvanians aged 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 (Look for 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**

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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](http://www.peco.com)** (Search *Customer Assistance Program*)

### **Customer Responsibility Program (CRP)**

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

#### **Philadelphia Gas Works**

**215-235-1000**

**[www.pgworks.com](http://www.pgworks.com)** (Click on *Customer Care*)

## **Emergency Resources for Older Philadelphians**

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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](http://www.pcacares.org)**

### **LIHEAP Grant**

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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). Applications will open October 2021.

**Low-Income Home Energy Assistance Program**

**866-857-7095**

**TDD for deaf and hard of hearing: 800-451-5886**

**[www.dhs.pa.gov](http://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](http://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](http://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.gov](http://www.clsphila.gov)

**Energy Coordinating Agency**  
106 W. Clearfield St., 215-609-1000  
[www.ecasavesenergy.org](http://www.ecasavesenergy.org)

**Utility Emergency Services Fund**  
1608 Walnut Street, Ste. 600, 215-972-5170  
[www.uesfacts.org](http://www.uesfacts.org)

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

### **UESF Emergency Grant**

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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**  
215-972-5170  
[www.uesfacts.org](http://www.uesfacts.org) (Search for *Utility Grant Program*)

### **Water Conservation Housing Stabilization Program**

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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](http://www.uesfacts.org) (Search for *Water Conservation*)

## 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](http://www.peco.com)** (Search for **CARES**)

**Philadelphia Gas Works**

**215-235-1000**

**[www.pgworks.com](http://www.pgworks.com)** (Search for **CARES**)

### **Neighborhood Energy Centers**

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

Energy services include:

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

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

**Energy Coordinating Agency of Philadelphia**

**215-988-0929**

**[www.ecasavesenergy.org](http://www.ecasavesenergy.org)** (Click on **Neighborhood Energy Centers**)

# Vacant Properties/ Vacant Lots

## Administration/Policy Making

### PHDC

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PHDC seeks to return vacant property—including privately 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. Properties are available through 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](http://www.phdcphila.org)

### Philadelphia Industrial Development Corp. (PIDC)

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

Philadelphia Industrial Development Corp.

215-496-8020

[www.pidcphila.com](http://www.pidcphila.com)

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

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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](http://www.hud.gov)**  
**[www.espanol.hud.gov](http://www.espanol.hud.gov)**

# Veterans

## Assistance

### Impact Services

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Impact services unique program combines housing, case management services, and employment placement support to assist veterans experiencing homelessness to achieve self-sufficiency. We offer both transitional housing and more permanent housing, depending on what best fits your needs. For questions about housing for veterans, please send us an email: [ImpactVetsReferrals@impactservices.org](mailto:ImpactVetsReferrals@impactservices.org)

<https://www.impactservices.org/> 1952 E. Allegheny Avenue Philadelphia, PA 19134 (215) 739-1600 Email: [info@impactservices.org](mailto:info@impactservices.org)

### Philadelphia Veterans Advisory Commission

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

**Philadelphia Veterans Advisory Commission**  
Room 127 City Hall, Philadelphia, PA 19107  
(215) 686-3256  
[www.phlveterans.com](http://www.phlveterans.com)

### PHFA Loan Products

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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](http://www.phfa.org) (Search for *Loan Products*)

## **UESF Veterans' Program**

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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](http://www.uesfacts.org)**

# Housing Q & A

## Homeowners

### **How do I determine the appraised value of a house?**

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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?**

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Obtain this information by visiting the Revenue Department's website at [www.phila.gov/revenue](http://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?**

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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](http://www.phila.gov/wills)

### **How can I get a copy of my deed?**

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You can obtain a copy of your deed from the Department of Records, Room 154 City Hall. There is a \$2 per page fee. 215-686-2262

### **How can I receive help if a demolished property has made my house structurally weak?**

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Licenses and Inspections (L&I) operates a Complaint Hotline handling issues such as dangerous buildings. L&I will send an inspector to the property to determine the damage and may issue a citation to the responsible party.

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

## Information for Developers

### **How do I get my company certified as a minority-, woman- or disabled-owned business?**

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

Office of Economic Opportunity, City of Philadelphia  
[www.phila.gov/oeo](http://www.phila.gov/oeo) or 215-683-2057

### **How do I find a minority-, woman- or disabled-owned business to serve as a subcontractor?**

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

Office of Economic Opportunity, City of Philadelphia  
[www.phila.gov/oeo](http://www.phila.gov/oeo)

### **How do I get information to do home repair work for PHDC?**

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

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

### **How do I respond to a housing RFP?**

Each Request For Proposals (RFP) has its own set of requirements. In general, respondents must be incorporated entities with a track record in providing the service for which funding is sought and must have sound financial management systems. The RFP will require information about the organization's experience and background, what it is proposing to do, budgets, etc. RFPs are advertised on the websites below and in select area newspapers.

[www.phila.gov/dhcd](http://www.phila.gov/dhcd)  
[www.phdcphila.org](http://www.phdcphila.org)

### **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](http://www.phila.gov/dhcd)  
[www.phdcphila.org](http://www.phdcphila.org)



## **How do I start a nonprofit group?**

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

**Regional Housing Legal Services**  
2 S. Easton Rd., Glenside, PA 19038  
215-572-7300  
[www.rhls.org](http://www.rhls.org)

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

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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)?**

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For advice on starting a CDC, contact:

**Philadelphia Association of CDCs (PACDC)**  
1315 Walnut St., Suite 1600, Philadelphia, PA 19107  
215-732-5829  
[www.pacdc.org](http://www.pacdc.org)

## **Information on a Property**

### **How do I find out who owns a property in Philadelphia?**

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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](http://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](http://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](http://www.phila.gov/opa)**

## **How do I find out the zoning for a property or lot?**

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

**Department of Records, City of Philadelphia**  
**Room 156 City Hall, Philadelphia, PA 19107**  
**215-686-2260**  
**[property.phila.gov](http://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, City of Philadelphia**  
**Municipal Services Building**  
**1401 JFK Blvd., Concourse Level, Philadelphia, PA 19102**  
**215-686-8686**  
**[www.phila.gov/map](http://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](http://www.phila2035.org)**

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

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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  
[www.phila.gov](http://www.phila.gov) (Search for RCO)

## **Where can I research details about my home or another property or sales/tax history?**

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This information can be found at [phila.gov/property](http://phila.gov/property).

## **What can I find on [atlas.phila.gov](http://atlas.phila.gov)?**

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This site is great for:

- Getting the history of activity at or near an address (311, crime incidents, vacant property, zoning appeals) across several departments
- Deeds and L&I (permits, zoning history, violations, licenses)
- Zoning (pending legislations, overlays, RCO contacts)
- Nearby (zoning appeals, 311 requests)
- Measuring tools & viewing street and aerial imagery
- Historical maps
- Finding your polling place, elected representatives, and RCOs

## **What is on [www.openmaps.phila.gov](http://www.openmaps.phila.gov)?**

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A few examples of the types of information you can see on the map:

- Boundaries of RCOs (Registered Community Organizations)
- Protected Historic Places (Philadelphia Registry of Historic Places)
- Zoning Board Appeals (Zoning and Planning)
- Demolitions, Inspections, Unsafe Buildings (Licenses & Inspections)
- Construction Permits
- Recreation Centers
- School Catchments

# Agency Directory

## **Action Wellness**

215-981-0088  
[www.actionwellness.org](http://www.actionwellness.org)

## **American Red Cross**

2221 Chestnut St.  
Philadelphia, PA 19103  
215-299-4000  
[www.redcross-philly.org](http://www.redcross-philly.org)

## **Apple Tree Family Central Intake Center**

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

## **Center for Advocacy for the Rights & Interests of the Elderly**

1500 JFK Blvd., Suite 1500  
Philadelphia, PA 19102  
215-545-5728  
[www.carie.org](http://www.carie.org)

## **Lead and Healthy Homes Program**

215-685-2788  
[www.phila.gov](http://www.phila.gov)  
(Search for *Lead and Healthy Homes*)

## **Community Legal Services: Center City Office**

1424 Chestnut St., 5th Floor  
Philadelphia, PA 19102  
215-981-3700  
[www.clsphila.org](http://www.clsphila.org)

**Community Legal Services: Law Center North Central**

1410 W. Erie Ave.  
Philadelphia, PA 19140  
215-227-2400  
[www.clsphila.org](http://www.clsphila.org)

**Covenant House Crisis Center**

31 E. Armat St.  
Philadelphia, PA 19144  
215-951-5411  
[www.covenanthousepa.org](http://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](http://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](http://www.phila.gov/dhcd)

**Energy Coordinating Agency of Philadelphia**

106 W. Clearfield St.  
Philadelphia, PA 19133  
215-988-0929  
[www.ecasavesenergy.org](http://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](http://www.phila.gov/fairhousingcommission)

**Gaudenzia House of Passage**

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

111 N. 48th St.  
Philadelphia, PA 19139  
267-713-7778  
[www.gaudenzia.org](http://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](http://www.hud.gov)  
[www.espanol.hud.gov](http://www.espanol.hud.gov)

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

1339 Chestnut St., Room 1020  
Philadelphia, PA 19107  
215-686-2910

**Liberty Resources, Inc.**

112 N. 8th St., Suite 600  
Philadelphia, PA 19107  
215-634-2000  
[www.libertyresources.org](http://www.libertyresources.org)

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

Municipal Services Building  
1401 JFK Blvd., Concourse Level  
Philadelphia, PA 19102  
215-686-8686  
[www.phila.gov/li](http://www.phila.gov/li)

**Mayor's Commission on Aging**

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

**New Kensington CDC (NKCDC)**

2771 Ruth St., Ste. 1  
Philadelphia, PA 19134  
215-427-0350  
[www.nkcdc.org](http://www.nkcdc.org)

**Office of Economic Opportunity  
City of Philadelphia**

1515 Arch St., 12th Floor  
Philadelphia, PA 19102  
215-683-202051  
[www.phila.gov/oeo](http://www.phila.gov/oeo)

**Office of Property Assessment  
City of Philadelphia**

601 Walnut St., Suite 300 West  
Philadelphia, PA 19106  
215-686-4334  
[www.phila.gov/opa](http://www.phila.gov/opa)

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

1425 Arch St., 1<sup>st</sup> Floor  
Philadelphia, PA 19102  
215-683-3370  
[www.phila.gov/rise](http://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/homelesssservices](http://www.phila.gov/homelesssservices)

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](http://www.peco.com)

**Pennsylvania Housing Finance Agency**

211 N. Front St.  
Harrisburg, PA 17101  
800-822-1174  
[www.phfa.org](http://www.phfa.org)

**Philadelphia Association of Community  
Development Corporations**

1315 Walnut St., Suite 1600  
Philadelphia, PA 19107  
215-732-5829  
[www.pacdc.org](http://www.pacdc.org)

**Philadelphia Corporation for Aging**

642 N. Broad St.  
Philadelphia, PA 19130-3409  
**PCA Helpline** - 215-765-9040  
215-765-9000

**Philadelphia Gas Works**

1137 Chestnut St.  
Philadelphia, PA 19107  
215-235-1000  
[www.pgworks.com](http://www.pgworks.com)

**Philadelphia Housing Authority**

2013 Ridge Ave.  
Philadelphia, PA 19121  
215-684-4000 (follow prompts)  
[www.pha.phila.gov](http://www.pha.phila.gov)

PHA 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](http://www.pha.phila.gov)



PHA Accessibility Coordinator  
2013 Ridge Ave.  
Philadelphia, PA 19121  
215-684-4379  
[www.pha.phila.gov](http://www.pha.phila.gov)

PHA Homeownership Division  
2013 Ridge Ave.  
Philadelphia, PA 19121  
215-684-8926  
[www.pha.phila.gov](http://www.pha.phila.gov)

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

PHA Senior Programs  
215-684-3959

**PHDC**

1234 Market St., 17th Floor  
Philadelphia, PA 19107  
215-448-3000  
[www.phdcphilla.org](http://www.phdcphilla.org)

**Philadelphia Industrial Development Corp.**

1500 Market St., Suite 2600 West  
Philadelphia, PA 19102  
215-496-8020  
[www.pidcphila.com](http://www.pidcphila.com)

**Philadelphia Redevelopment Authority**

1234 Market St., 16th Floor  
Philadelphia, PA 19107  
215-854-6500  
[www.phila.gov/pra](http://www.phila.gov/pra)

**Philadelphia Veterans Advisory Commission**

Room 127 City Hall  
Philadelphia, PA 19107  
215-686-3256  
[www.phila.gov/veterans](http://www.phila.gov/veterans)

**Philadelphia VIP**

1500 Walnut St., Suite 400  
Philadelphia, PA 19102  
215-523-9550  
[www.phillyvip.org](http://www.phillyvip.org)

**Preservation Alliance for Greater Philadelphia**

1608 Walnut St., Suite 1702  
Philadelphia, PA 19103  
215-546-1146  
[www.preservationalliance.com](http://www.preservationalliance.com)

**Philadelphia County Assistance Office**

801 Market St., 5th Floor  
Philadelphia, PA 19107  
215-560-1976  
[www.dhs.pa.gov](http://www.dhs.pa.gov)

**Records Department, City of Philadelphia**

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

**Red Shield Family Residence**

715 N. Broad St.  
Philadelphia, PA 19123  
215-787-2887  
[pa.salvationarmy.org/greater-philadelphia](http://pa.salvationarmy.org/greater-philadelphia)

**Regional Housing Legal Services**

2 S. Easton Road  
Glenside, PA 19038  
215-572-7300  
[www.rhls.org](http://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](http://www.salvationarmypendel.org)

**SeniorLAW Center**

Two Penn Center  
1500 JFK Blvd., #1501  
Philadelphia, PA 19102  
215-988-1242  
[www.seniorlawcenter.org](http://www.seniorlawcenter.org)

**Sheriff Sales  
City of Philadelphia**

100 S. Broad St., 5th Floor  
Philadelphia, PA 19110  
215-686-3565  
[www.officeofphiladelphiasheriff.com](http://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  
215-940-3900  
[www.rturn.net](http://www.rturn.net)

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

1800 Benjamin Franklin Parkway, Suite 1200  
Philadelphia, PA 19103  
215-665-2500  
[www.unitedforimpact.org](http://www.unitedforimpact.org)

**Urban Affairs Coalition**

1207 Chestnut St., 7th Floor  
Philadelphia, PA 19107  
215-851-0110  
[www.uac.org](http://www.uac.org)

**Utility Emergency Services Fund**

1608 Walnut St., Suite 600  
Philadelphia, PA 19103  
215-972-5170  
[www.uesfacts.org](http://www.uesfacts.org)

**Water Department, City of Philadelphia**

1101 Market St., 3rd Floor  
Philadelphia, PA 19107  
215-685-4901  
[www.phila.gov/water](http://www.phila.gov/water)

**Water Revenue Bureau, City of Philadelphia**

Municipal Services Building  
1401 JFK Blvd., Concourse Level  
Philadelphia, PA 19102  
215-685-6300  
[www.phila.gov/waterrev](http://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](http://www.womenagainstabuse.org)

**Youth Emergency Service**

1526 Fairmount Ave.  
Philadelphia, PA 19130  
215-787-0633  
[www.ysiphilly.org](http://www.ysiphilly.org)

**Youth Services Inc. 1526 Fairmount Ave.**

Administrative Office  
410 N. 34th St.  
Philadelphia, PA 19104  
215-222-3262

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(Agencies subject to change)

# Housing Counseling Agencies

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

## **Action Wellness, Inc.**

1216 Arch St., 6th Fl.  
Phila., PA 19107  
215-981-0088  
[www.actionwellness.org](http://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](http://www.ahcopa.org)

## **Affordable Housing Centers of Pennsylvania - NE Location**

6325 Frankford Avenue, Unit D  
Phila., PA 19135  
215-624-0221  
[www.ahcopa.org](http://www.ahcopa.org)

## **Asociación Puertorriqueños en Marcha (APM)**

600 W. Diamond St.  
Phila., PA 19122  
215-235-6070  
[www.apmphila.org](http://www.apmphila.org)

## **Center in the Park (Senior Center)**

5818 Germantown Ave.  
Phila., PA 19144  
215-848-7722  
[www.centerinthepark.org](http://www.centerinthepark.org)

## HOUSING COUNSELING AGENCIES

### **Clarifi**

1635 Market St., Suite 510  
Phila., PA 19103  
215-563-5665  
[www.clarifi.org](http://www.clarifi.org)

### **Congreso de Latinos Unidos**

216 W. Somerset St.  
Phila., PA 19133  
215-763-8870  
[www.congreso.net](http://www.congreso.net)

### **Esperanza**

4261 N. 5th St.  
Phila., PA 19140  
215-324-0746  
[www.esperanza.us](http://www.esperanza.us)

### **Greater Philadelphia Asian Social Service Center (GPASS)**

4943 N. 5th St.  
Phila., PA 19120  
215-456-1662  
[www.gpasspa.org](http://www.gpasspa.org)

### **Greater Philadelphia Community Alliance (GPCA)**

2029 S. 8th St.  
Phila., PA 19148  
215-468-1645 x7200  
[www.ucsep.org](http://www.ucsep.org)

### **HACE: Central Office**

167 W. Allegheny Ave., Ste. 200  
Phila., PA 19140  
215-426-8025  
[www.hacecdc.org](http://www.hacecdc.org)

### **HACE: Frankford Office**

4907 Frankford Ave.  
Phila., PA 19124  
215-437-7861  
[www.hacecdc.org](http://www.hacecdc.org)

**Intercommunity Action (Senior Center)**

403 Rector St.  
Phila., PA 19128  
215-487-1750  
[www.intercommunityaction.org](http://www.intercommunityaction.org)

**Intercultural Family Services**

4225 Chestnut St.  
Phila., PA 19104  
215-386-1298  
[www.ifsinc.org](http://www.ifsinc.org)

**Liberty Resources**

112 N. 8th St., Ste. 600  
Phila., PA 19107  
215-634-2000  
[www.libertyresources.org](http://www.libertyresources.org)

**Mt. Airy CDC**

6703 Germantown Ave., Ste. 200  
Phila., PA 19119  
215-844-6021  
[www.mtairycdc.org](http://www.mtairycdc.org)

**New Kensington CDC**

2771 Ruth St., Suite 1  
Phila., PA 19134  
215-427-0350  
[www.nkcdc.org](http://www.nkcdc.org)

**Norris Square Community Alliance**

174 Diamond St.  
Phila., PA 19122  
215-426-8734  
[www.nscaonline.org](http://www.nscaonline.org)

**Northwest Counseling Service**

6521 N. Broad St., 1<sup>st</sup> Floor  
Phila., PA 19126  
215-324-7500 (dial 0)  
[www.nwcsinc.org](http://www.nwcsinc.org)

## HOUSING COUNSELING AGENCIES

### **Philadelphia Chinatown Development Corporation**

301-305 N. 9th St.  
Phila., PA 19107  
215-922-2156  
[www.chinatown-pcdc.org](http://www.chinatown-pcdc.org)

### **Philadelphia Senior Center**

509 S. Broad St.  
Phila., PA 19147  
215-546-5879  
[www.philaseniorcenter.org](http://www.philaseniorcenter.org)

### **Southwest CDC**

6328 Paschall Ave.  
Phila., PA 19142  
215-729-0800  
[www.southwestcdc.org](http://www.southwestcdc.org)

### **Tenant Union Representative Network**

100 S. Broad St., Suite 100  
Phila., PA 19110  
215-940-3900  
[www.rturn.net](http://www.rturn.net)  
Tenant-related counseling only

### **Unemployment Information Center**

112 N. Broad St., 11th Fl.  
Phila., PA 19102  
215-557-0822  
[www.philaup.org](http://www.philaup.org)

### **Urban League of Philadelphia**

121 S. Broad St., 9th Fl.  
Phila., PA 19107  
215-985-3220  
[www.urbanleaguephila.org](http://www.urbanleaguephila.org)

### **West Oak Lane CDC**

1624 Wadsworth Ave.  
Phila., PA 19150  
215-224-8339  
[www.westoaklanecdc.org](http://www.westoaklanecdc.org)



# Neighborhood Advisory Committees

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

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

## **ACHIEVEability**

5901 Market St., Suite 410, Phila., PA 19139  
215-748-8800 [www.achieveability.org](http://www.achieveability.org)

## **Asociacion Puertorriquenos en Marcha (APM)**

1900 N. 9th St., Phila., PA 19140  
267-296-7200 [www.apmphila.org](http://www.apmphila.org)

## **Brewerytown-Sharswood**

3000 D Master St., Phila., PA 19121  
267-858-4246/4266 [www.brewerytownsharswoodnac.org](http://www.brewerytownsharswoodnac.org)

## **Diversified Community Services**

1529 S. 22nd St., Phila., PA 19146  
215-336-5505 [www.dcsphila.org](http://www.dcsphila.org)

## **Enterprise Center, The**

4548 Market St., Phila., PA 19139  
215-895-4075 [www.theenterprisecenter.com](http://www.theenterprisecenter.com)

## **Frankford CDC**

4667-69 Paul St., 2nd floor, Phila., PA 19124  
215-743-6580 [www.frankfordcdc.org](http://www.frankfordcdc.org)

## **Germantown United**

5320 Germantown Avenue, Philadelphia PA 19144  
215-856-4303 <https://germantownunitedcdc.org/>

## **Greater Philadelphia Asian Social Service Center (GPASS)**

4943 N. 5<sup>th</sup> St., Phila., PA 19120  
215-456-1662 [www.gpasspa.org](http://www.gpasspa.org)

*NEIGHBORHOOD ADVISORY COMMITTEES*

**HACE**

167 W. Allegheny Ave., Phila., PA 19140  
215-426-8025 [www.hacecdc.org](http://www.hacecdc.org)

**Hunting Park NAC**

3760 N. Delhi St., Phila., PA 19140  
215-225-5560 [www.huntingparknac.org](http://www.huntingparknac.org)

**Mt. Vernon Manor, Inc.**

631 N. 39th St., Phila., PA 19104  
215-475-9492 [www.mvmcdc.org](http://www.mvmcdc.org)

**New Kensington CDC**

2771 Ruth St., Suite 1, Phila., PA 19134  
215-427-0350 [www.nkcdc.org](http://www.nkcdc.org)

**Nicetown CDC**

4300 Germantown Ave., Phila., PA 19140  
215-329-1827 [www.nicetowncdc.org](http://www.nicetowncdc.org)

**People's Emergency Center**

325 N. 39<sup>th</sup> St., Phila., PA 19104  
267-777-5800 [www.pec-cares.org](http://www.pec-cares.org)

**Philadelphia Chinatown CDC**

301-305 North 9th street, Philadelphia - PA 19107  
215-922-2156 <https://chinatown-pcdc.org/>

**South Kensington Community Partners**

1301 N. 2<sup>nd</sup> St., Phila., PA 19122  
215-427-3463 [www.southkensingtoncommunity.org](http://www.southkensingtoncommunity.org)

**Southwest CDC**

6328 Paschall Ave., Phila., PA 19142  
215-729-0800 [www.southwestcdc.org](http://www.southwestcdc.org)

**Strawberry Mansion Neighborhood Action Center**

2829 W. Diamond St., Phila., PA 19121  
215-235-7505 [www.strawberrymansioncdc.org](http://www.strawberrymansioncdc.org)

**Tioga United, Inc.**

1539 W. Venango Street, Philadelphia PA 19140  
267-639-6912 [www.tiogaunitednac.org](http://www.tiogaunitednac.org)

**Urban Affairs Coalition/Parkside Association**

1207 Chestnut Street, Ste. 722 Phila. PA 19107  
215-851-1817 <https://uac.org/>

**Whitman Council, Inc.**

2455 S. 3<sup>rd</sup> St., Phila., PA 19148  
215-468-4056 [www.whitmancouncil.com](http://www.whitmancouncil.com)

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**City of Philadelphia**



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