

**HOUSING  
AND COMMUNITY  
DEVELOPMENT**



A Resource Guide to the  
City of Philadelphia's  
Housing and  
Community Development  
Agencies and Programs

July 2006

**REFERENCE MANUAL**

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## To our readers:

If you have any additions or changes to the listings in this manual, please contact the OHCD Public Information Department at 215-686-9727 or e-mail: [vicki.riley@phila.gov](mailto:vicki.riley@phila.gov). This document is also available on OHCD's website [www.phila.gov/ohcd](http://www.phila.gov/ohcd)

# PHILADELPHIA HOUSING AGENCIES

Office of Housing and Community Development (OHCD)

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

## ***Administration/Policy Making***

OHCD is the City's housing policy agency and is responsible for the administration of housing and community development programs which benefit low- and moderate-income residents. OHCD-administered activities include programs for producing new housing, acquiring and maintaining existing occupied housing, and providing housing and service delivery for homeless people and others with specialized affordable housing and service needs. OHCD administers the City's housing budget which is funded from a variety of public sources, including the Community Development Block Grant (CDBG), the HOME program and the Housing Opportunities for Persons With AIDS (HOPWA) program (all funded annually by the U. S. Department of Housing and Urban Development) as well as from the Housing and Redevelopment Assistance Program of the Commonwealth of Pennsylvania Department of Community and Economic Development. Implementation of OHCD-funded activities is undertaken by the Philadelphia Redevelopment Authority, the Philadelphia Housing Development Corporation and many non-profit organizations through contracts administered and monitored by OHCD.

## **Community Development Block Grant (CDBG)**

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

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## Philadelphia Redevelopment Authority (RDA)

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

### ***Redevelopment***

The RDA is the lead housing acquisition/disposition agency for the City. It administers low-income rental and homeownership housing production for the City including project evaluation and selection, project underwriting, loan or contract execution with non-profit and for-profit developers, and construction oversight. It provides a home-improvement financing program for homeowners. It administers the inventory of City-owned surplus properties and RDA-owned properties for disposition to private citizens and to non-profit and for-profit developers for redevelopment to eliminate blight. Through its Donor/Taker program, RDA enables private owners to donate tax-delinquent, vacant properties to the City in exchange for the elimination of the municipal debt. These properties are then conveyed to new owners for redevelopment. The agency also acquires, on behalf of eligible applicants, privately owned blighted properties for redevelopment.

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## Philadelphia Housing Development Corp. (PHDC)

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

### ***Housing Preservation***

PHDC administers the City's housing preservation programs including Basic Systems Repair Program, Weatherization Assistance and Adaptive Modification. The programs support long-term affordable homeownership. PHDC, often in partnership with community-based organizations, directs the development and rehabilitation of specific affordable housing ventures for low- and moderate-income persons.

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Philadelphia Housing Authority (PHA)

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

***Public Housing/Rent Subsidies***

PHA is organized to develop, acquire, lease and operate affordable housing for limited-income Philadelphians. As the nation's fourth largest public housing authority, PHA builds, owns and operates public housing residences. PHA oversees the Housing Choice Voucher Program (formerly Section 8). In addition, PHA also manages homeownership developments for low-income households.

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Neighborhood Transformation Initiative (NTI)

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

***Neighborhood Revitalization***

The NTI program is a strategy to rebuild and preserve Philadelphia neighborhoods by eliminating blight, providing quality housing, clean and secure streets, and recreational and cultural outlets. This comprehensive approach represents a collaboration among city agencies and creates opportunities for government and citizens to work together. NTI sponsors the Philadelphia Home Improvement Loan (PHIL), PHIL-Plus, Mini-PHIL loan programs and the Home Equity Loan Preservation Program (HELPP) as part of its anti-predatory lending outreach and the Settlement Assistance Grant program which helps first-time homebuyers.

# FIRE ASSISTANCE

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American Red Cross  
23rd & Chestnut Streets  
Philadelphia, PA 19103  
215-299-4889  
[www.redcross-philly.org](http://www.redcross-philly.org)

Provides emergency assistance to victims of fire and other disasters. Services include:

- short-term emergency housing (very limited)
- clothing
- food
- medical
- rental assistance

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Office of Supportive Housing (OSH)  
Intake Office  
141 N. Juniper St.  
Philadelphia, PA 19107  
215-686-6785, 6055

**RELOCATION DEPARTMENT** - provides relocation services for residents of building emergencies only (fire, property declared imminently dangerous by L&I, etc.).

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Salvation Army  
701 N. Broad St.  
Philadelphia, PA 19123  
215-787-2800  
[www.salvationarmypendel.org](http://www.salvationarmypendel.org)

Service includes assistance with:

- shelter
- appliances
- furniture

Services are based on the availability of funds. **Must** call for an appointment.

# HOMEOWNERSHIP PROGRAMS

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Greater Philadelphia Urban Affairs  
Coalition (GPUAC)

**1207 Chestnut St., 7th Floor**

**Philadelphia, PA 19107**

**215-851-1774**

**[www.gpuac.org/programs/HomeBuyNow](http://www.gpuac.org/programs/HomeBuyNow)**

☐ **HOMEBUYNOW** - helps Philadelphia employers start their own housing benefits program for employees who are buying or renovating a house in Philadelphia. Employers participate three ways:

1. A one-time contribution to an employee (minimum of \$500) is matched dollar-for-dollar by the City up to \$3,000 and can be used for homebuying costs, such as down payment and closing costs.
2. The first \$500 of an employer contribution is used for a detailed housing inspection. Additional funds can be used for home improvements.
3. Homebuying education.

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Office of Housing and Community  
Development (OHCD)

**1234 Market St., 17th Floor**

**Philadelphia, PA 19107**

**215-686-9723**

**TDD for hearing impaired: 215-686-9803**

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

☐ **SETTLEMENT ASSISTANCE GRANT PROGRAM** - provides up to \$800 to low- and moderate-income first-time homebuyers who complete prepurchase counseling through an OHCD-funded housing counseling agency. (See pages 49-53 for participating agencies.)

☐ **AMERICAN DREAM DOWNPAYMENT INITIATIVE** – provides up to \$10,000 (or 6 percent of the purchase price,

whichever is lower) toward down payment, closing costs and related expenses for first-time homebuyers. A forgivable lien is placed against the house. Homeownership counseling through an OHCD-funded housing counseling agency is required. Income guidelines apply. Properties must be in designated City-sponsored new construction developments or must be specific houses being rehabilitated by the City. (For a list, visit [www.phila.gov/ohcd](http://www.phila.gov/ohcd).)

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## Pennsylvania Housing Finance Agency (PHFA)

**211 N. Front St.**

**Harrisburg, PA 17101**

**717-780-3800**

**TDD for hearing impaired: 717-780-1869**

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

For information on PHFA homeownership programs call  
**800-822-1174**

❑ **KEYSTONE HOME LOAN** - provides mortgage loans to first-time homebuyers\* who meet income and home-purchase price guidelines.

❑ **KEYSTONE HOME LOAN PLUS PROGRAM** - mortgage loans to low-income, current and first-time homebuyers\* who meet income and home-purchase price guidelines. Applicant must have dependent children or be disabled. Requires counseling and education for participants. Participants may qualify for the **Keystone PLUS Assistance Loan** which pays up to \$2,000 toward closing costs.

❑ **KEYSTONE HOMESTEAD** – Loans made in conjunction with PHFA first mortgages and provide non-interest bearing second mortgages for down payment and closing costs. Loans range from \$1,000 to \$15,000. Limited to specific areas. Income guidelines apply.

❑ **KEYSTONE PURCHASE-IMPROVEMENT PROGRAM** – Allows a borrower to make up to \$15,000 in home improvements in conjunction with a PHFA first-mortgage loan.

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\* A first-time homebuyer is an applicant who has not owned a residence within the last three years.

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Philadelphia Housing Authority (PHA)  
Homeownership Division Intake Office:  
642 N. Broad St., 6th Floor  
Philadelphia, PA 19130  
[www.pha.phila.gov](http://www.pha.phila.gov)

**5H PROGRAM FOR SCATTERED SITES** - offers scattered-site residents an opportunity to purchase the home they currently live in. Must call for an appointment.

**215-684-8015**

**HOUSING CHOICE HOMEOWNERSHIP PROGRAM** - a limited number of eligible Housing Choice ( Section 8) voucher holders will be able to purchase a home.

**215-684-8015, 4311**

**RESIDENT MORTGAGE ASSISTANCE PROGRAM** - helps current PHA residents living in public housing units to buy a home.

**215-684-5303**

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Philadelphia Redevelopment Authority  
1234 Market St.  
Central Intake Unit, 16th Floor  
Philadelphia, PA 19107  
[www.phila.gov/rda](http://www.phila.gov/rda)

**DONOR/TAKER** - An applicant interested in acquiring a tax-delinquent vacant property may arrange with the current owner to have the property donated to the City. If the offer is accepted by the City, the city tax liens are forgiven and ownership is transferred to the applicant.

**215-209-8664**

**GIFT PROPERTY** - (commonly called the "dollar house" program) - Vacant City-owned properties, sometimes requiring substantial rehabilitation, are made available "as-is" to applicants on the condition they complete the required repairs. Applicants must demonstrate financial capacity to complete the repairs. Ownership is transferred only after property is successfully rehabbed. No financial assistance is offered through this program.

**215-854-6515 (Central Intake)**

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Sheriff Sales

**100 S. Broad St., 5th Floor  
Philadelphia, PA 19110  
215-686-3535, 3534  
www.phillysheriff.com**

Tax-delinquent properties are sold to the highest bidder at public auction. Properties are advertised on a rotating basis in the *Philadelphia Daily News*, the *Philadelphia Inquirer* and the *Philadelphia Tribune* for three successive weeks before each sale. They are also advertised in neighborhood newspapers. The lowest bid which can be offered is \$800. Property conditions may vary widely but most residential properties are in poor condition.

“Owner’s Right of Redemption” allows the original owner to recover the property up to one year after sale on condition that the original owner pays all back taxes and reimburses winning bidder for the amount of the bid plus 10 percent interest. Any money invested by the winning bidder to improve the property could be lost in the first year.

**TOPSS (Tenant-Occupied Properties at Sheriff Sale)** - for tenants living in a property listed for Sheriff Sale which they wish to purchase. Must prove they are legal tenants. PHDC bids on the property at Sheriff Sale on the tenants' behalf. Tenants receive a mortgage to repay PHDC for winning bid. Income guidelines apply. Tenants must contact:

**Philadelphia Housing Development Corp.  
1234 Market St., 17th Floor  
Philadelphia, PA 19107  
215-448-3139**

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

**Wanamaker Building  
100 Penn Square East, 12th Floor  
Philadelphia, PA 19107  
215-656-0500  
www.hud.gov  
www.espanol.hud.gov**

**Obtaining a HUD house  
1-800-CALL FHA (800-225-5342)**

# HOUSING COMPLAINTS & PROBLEMS

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Licenses & Inspections

MSB, 1401 JFK Blvd., Concourse Level

Philadelphia, PA 19102

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

**COMPLAINT HOTLINE**

- Drainage complaints
- Dangerous buildings
- Vacant houses/lots (Clean and Seal program)

**215-686-2463**

**HEAT COMPLAINTS/HEAT ABATEMENT PROGRAM -**

accepts complaints from renters who are not receiving adequate heat. Landlords are notified if a violation exists. If problem is not corrected within a reasonable time, the City will make the repairs and bill the owner.

**215-686-2590 (operational Oct. 15 - April 15)**

**ZONING INFORMATION**

**215-686-2433**

**TO PURCHASE COPY OF BUILDING CODE**

**215-686-2411,12**

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

**Wanamaker Building**

**100 Penn Square East, 12th Floor**

**Philadelphia, PA 19107**

**215-656-0663, ext. 3241**

**1-888-799-2085**

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

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

Handles tenant complaints against public housing authorities.

# HOUSING COUNSELING

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Office of Housing and Community  
Development

**1234 Market St., 17th Floor**

**Philadelphia, PA 19107**

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

OHCD funds housing counseling agencies citywide to help first-time homebuyers. Many also provide counseling to help borrowers avoid predatory loans and mortgage foreclosure. See pages 49-53 for participating agencies.

**215-686-9723**

❑ **HOME PROTECTION PROGRAM** - provides tax delinquency/default counseling for homeowners unable to pay their property taxes. Upon completion of counseling, homeowners may be eligible for a loan for the down payment required to enter into a real-estate tax-payment agreement.

**215-686-9730**

❑ **"DON'T BORROW TROUBLE" ANTI-PREDATORY LENDING HOTLINE** - Operated by Philadelphia Legal Assistance with funding from OHCD.

**215-523-9520**

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Homeownership Counseling Association  
of Delaware Valley

**215-731-1723**

ACORN Housing Corp. of PA

**215-765-1221**

The Reinvestment Fund

**215-925-1130**

❑ **HOME EQUITY LOAN PRESERVATION PROGRAM (HELPP)** - allows individuals who have been victimized by predatory lenders to refinance at a reasonable rate. To apply contact one of the three agencies listed above.

# HOUSING REPAIRS

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Board of Revision of Taxes  
34 S. 11th St., Room 800  
Philadelphia, PA 19107  
215-686-4334  
[www.brtweb.phila.gov](http://www.brtweb.phila.gov)

**PROPERTY TAX ABATEMENT PROGRAM** - Allows a 10-year exemption from paying taxes on the *increased* value of a renovated house. No limit to the cost of improvements. Renovations must 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 offer.

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Building Materials Exchange  
Impact Services  
111 W. Erie Ave.  
Philadelphia, PA 19140  
215-423-3613  
[www.impactservices.org](http://www.impactservices.org)

Provides new and salvaged materials at low cost to low- and middle-income homeowners. Free membership allows homeowners to purchase materials up to 85 percent off store prices.

Available materials include:

- paint
- lumber
- floor coverings
- used appliances
- mirrors
- windows
- toilets and sinks

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Energy Coordinating Agency of  
Philadelphia (ECA)

**1924 Arch St.**

**Philadelphia, PA 19103**

**215-568-7190**

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

**HEATER HOTLINE** -- repairs heating systems for low-income homeowners. Both emergency service and preventive maintenance are provided.

**CRISIS** -- assists low-income homeowners with basic heater repairs.

**215-686-2590**

**RENTERS:** Landlords are responsible for maintaining the property's heating system. To report a landlord because of a defective heater or if he/she is not providing enough heat, call the Philadelphia Heat hotline at:

**215-686-2590**

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Keystone HELP

**(Funded by the Commonwealth of Pennsylvania;  
provided by AFC First Financial Corp.)**

**P.O. Box 3558**

**Allentown, PA 18106**

**888-232-3477**

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

**KEYSTONE ENERGY LOAN PROGRAM (HELP)** - provides 7.99-percent fixed-rate loans to Pennsylvania homeowners for ENERGYSTAR® and other qualifying improvements such as heating and cooling systems, windows, doors, insulation, geothermal and solar systems. Work must be performed by approved contractors/dealers.

Office of Housing and Community  
Development (OHCD)

**1234 Market St., 17th Floor**

**Philadelphia, PA 19107**

**215-686-9723**

**TDD for hearing impaired: 215-686-9803**

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

The City has created two loan products specifically designed for homeowners with less-than-perfect credit. These loans must be used toward home improvements although leftover funds may be used to pay off existing debt. Income guidelines apply. Free counseling is provided by participating housing counseling agencies.

☐ **PHIL-Plus** - homeowners can borrow up to \$25,000 for large home repairs and take up to 20 years to repay. Applicants can apply for a 1% rate reduction after 24 consecutive on-time monthly payments.

☐ **Mini-PHIL** - homeowners can borrow up to \$10,000 for home repairs and take up to 10 years to repay. Funds can be used for energy-related improvements, emergency repairs and small projects.

See pages 49-53 for participating agencies.

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Pennsylvania Housing Finance Agency  
(PHFA)

**211 N. Front St.**

**Harrisburg, PA 17101**

**717-780-3800**

**TDD for hearing impaired: 717-780-1869**

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

☐ **KEYSTONE PURCHASE-IMPROVEMENT PROGRAM** – Allows a borrower to make up to \$15,000 in home improvements in conjunction with a PHFA first-mortgage loan.

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Philadelphia Corporation for Aging  
642 N. Broad St.  
Philadelphia, PA 19130-3409  
215-765-9040  
[www.pcaphl.org](http://www.pcaphl.org)

❑ **SHARP** - home repairs include replacing exterior doors and locks, rebuilding basement steps, making minor plumbing repairs and replacing electrical switches, outlets and fixtures. Priority service is given to low-income people with physical disabilities over 75 years old and living alone.

❑ **PCA HELPLINE** - provides information about other programs for senior citizens.

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Philadelphia Housing Development Corp.  
1234 Market St., 20th floor  
Philadelphia, PA 19107  
215-448-2160  
[www.phdchousing.org](http://www.phdchousing.org)

Services are available free to low-income Philadelphians.

❑ **BASIC SYSTEMS REPAIR PROGRAM (BSRP)**  
(Homeowners only)

- **Electrical/plumbing**
- **Roofs:** leak must be causing severe damage
- **Walls/dangerous structural problems:**  
limited resources. Lengthy waiting period

❑ **WEATHERIZATION ASSISTANCE PROGRAM** - provides free weatherization and energy-efficiency improvements to owner-occupied and rental units. Services include air-sealing measures; window and door repair, wrapping of hot water heaters, heating pipes and ducts; sealing of basement openings, crawlspaces and chaseways; insulating and air sealing of roof area; repair and efficiency modifications to central heating.

❑ **ADAPTIVE MODIFICATION PROGRAM**- provides adaptations to the house or apartment of a person with disabilities. Services are free to physically disabled Philadelphians. Income guidelines apply.

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Philadelphia Neighborhood Housing  
Services (PNHS)

121 N. Broad St., Suite 502

Philadelphia, PA 19107

215-988-9879

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

- PNHS COMMUNITY IMPROVEMENTS PROGRAM** - provides homeowners in Cobbs Creek and Morris Park with exterior home improvements including paint, landscaping, masonry, tree removal and planting, retaining-wall repair, and weatherization and heating. Income guidelines apply.
- PNHS HOME IMPROVEMENT LOANS** - Revolving Loan Fund provides home-improvement loans to homeowners, citywide, who can't borrow from banks or other lenders. Maximum amount is \$30,000; maximum term is 20 years; below-market interest rate. Income guidelines apply.
- ROOF ASSESSMENT AND REPAIR PROGRAM** — provides a subsidy up to \$500 for roof inspection, assessment and repair. Home must be owner-occupied. Income guidelines apply.

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Philadelphia Redevelopment Authority

1234 Market St., 16th Floor (Central Intake)

Philadelphia, PA 19107

1-877-4-U-PHILA (877-487-4452)

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

- PHILADELPHIA HOME IMPROVEMENT LOAN (PHIL)** - provides no-equity, low-interest home-improvement loans to homeowners. (Rate depends on income.) Borrow up to \$25,000 with up to 20 years to repay.

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Philadelphia Water Department  
1101 Market St., 3rd Floor  
Philadelphia, PA 19107  
215-685-4907 (by appointment only)  
[www.phila.gov/water](http://www.phila.gov/water)

**☐ HOMEOWNER'S EMERGENCY LOAN PROGRAM (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.

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Preservation Alliance for Greater  
Philadelphia  
1616 Walnut St., Suite 1620  
Philadelphia, PA 19103  
215-546-1146 x 2  
[www.preservationalliance.com](http://www.preservationalliance.com)

**☐ HISTORIC PROPERTIES REPAIR PROGRAM** - provides grants to owner-occupied units for exterior repairs to their homes so that the historic character is maintained. Funded by NTI. Income guidelines apply.

# LANDLORD/TENANT PROBLEMS

## TENANTS:

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Tenant Union Representative Network  
(TURN)

**1315 Walnut St., 3rd Floor**  
**Philadelphia, PA 19107**  
**215-940-3900**  
**[www.ourturn.net](http://www.ourturn.net)**

Handles all tenant/landlord problems. Also,

- sponsors classes on evictions and tenants' rights (call for times)
- childhood lead poisoning prevention
- organizes tenant councils
- fair housing advocate

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Fair Housing Commission, City of  
Philadelphia

**34 S. 11th St., 6th Floor**  
**Philadelphia, PA 19107**  
**215-686-3238**  
**[www.phila.gov/fairhousing](http://www.phila.gov/fairhousing)**

Handles unfair rental practices including eviction and rent-increase problems. A housing-code violation must be present. Tenant must be current in rent.

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Community Legal Services/Philadelphia  
Legal Assistance

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

Represents low-income tenants in disputes with landlords. Phone calls are accepted Monday, Wednesday and Friday from 9-11 a.m. Walk-in assistance is available Monday, Wednesday and Friday from 9 a.m. to 1 p.m.

## **LANDLORDS:**

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Landlord & Tenant Court  
Municipal Court  
34 S. 11th St., Room 500  
Philadelphia, PA 19107  
215-686-7987

Contact to file for eviction proceedings.

## **TENANTS & LANDLORDS:**

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Department of Licenses & Inspections  
MSB, 1401 JFK Blvd., 11th Floor  
Philadelphia, PA 19102  
215-686-2463  
[www.phila.gov/li](http://www.phila.gov/li)

**COMPLAINT AND INSPECTION REQUESTS** - Outlines the responsibilities of owners, tenants and landlords for maintaining houses and apartments in a safe and clean condition. Enforces City of Philadelphia Housing Code and investigates complaints about code violations. Addresses problems such as:

- fire safety
- basic equipment and facilities in rental properties
- water and sewage systems
- heating
- repairs

# LEAD POISONING PROBLEMS

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The Childhood Lead Poisoning Prevention Program (CLPPP)

**2100 W. Girard Ave., PNH Building #3**

**Philadelphia, PA 19130**

**215-685-2797**

Arranges inspection, risk assessment and lead-hazard abatement of privately owned housing where children under 6 years old have been identified as lead-poisoned or at risk for lead poisoning.

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Tenant Union Representative Network (TURN)

**1315 Walnut St., 3rd Floor**

**Philadelphia, PA 19107**

**215-940-3900**

**[www.ourturn.net](http://www.ourturn.net)**

Specific landlord-tenant problems related to lead poisoning.

# MISCELLANEOUS SERVICES

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## Fair Housing

For problems involving discrimination based on race, ethnicity, gender, family status, age, sexual orientation, etc.

Tenant Union Representative Network  
(TURN)

**1315 Walnut St., 3rd Floor**

**Philadelphia, PA 19107**

**215-940-3900**

**[www.ourturn.net](http://www.ourturn.net)**

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

**Wanamaker Building**

**100 Penn Square East, 12th Floor**

**Philadelphia, PA 19107**

**215-656-0662**

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

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

Human Relations Commission

**34 S. 11th St., 6th floor**

**Philadelphia, PA 19107**

**215-686-4670**

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

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## United Way's First Call For Help

Provides information and referral services

**215-568-3750**

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## "Don't Borrow Trouble" Anti-Predatory Lending Hotline

Helps homeowners who think they've taken out, or are about to sign for, a predatory loan. Callers receive information and/or referral services to an OHCD-funded housing counseling agency.

**215-523-9520**

# MORTGAGE ASSISTANCE

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Pennsylvania Housing Finance Agency  
211 N. Front St.  
Harrisburg, PA 17101  
800-342-2397  
[www.phfa.org](http://www.phfa.org)

HEMAP Hotline 800-342-2397

- and -

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Philadelphia Council for Community  
Advancement  
100 N. 17th St., Suite 700  
Philadelphia, PA 19103-2743  
215-567-7803  
[www.philapcca.org](http://www.philapcca.org)

**HOMEOWNERS' EMERGENCY MORTGAGE ASSISTANCE PROGRAM (HEMAP)** - recipients are given *loans* to help bring delinquent mortgage payments current. To qualify, applicant must:

- have received an "Act 91" notice from their lender advising them of the program
- be threatened with foreclosure through no fault of their own
- be at least 60 days delinquent on monthly mortgage payments
- be residents of Pennsylvania
- occupy the home in foreclosure
- have reasonable prospects of being able to resume normal mortgage payments after assistance ends.

**LOSS MITIGATION PROGRAM** - provides assistance to homeowners with *FHA loans only* who are unable to meet their mortgage payments because of unemployment, illness, domestic or temporary financial problems.

☐ **REVERSE MORTGAGE COUNSELING** (senior citizens only) - allows senior citizens 62 years and older to tap into the equity of their home.

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Philadelphia Neighborhood Housing Services (PNHS)

**121 N. Broad St., Room 502**

**Philadelphia, PA 19107**

**215-988-9879**

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

Provides first-mortgage loans to low- and moderate-income homebuyers in selected census tracts. Also provides second-mortgage loans for home improvements.

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Department of Public Welfare

**1400 Spring Garden St., Room 901**

**Philadelphia, PA 19130**

**215-560-1976**

☐ **EMERGENCY SHELTER ASSISTANCE PROGRAM** - provides a one-time grant to prevent eviction and mortgage foreclosure, assist with security deposits and temporary shelter payments. Amounts vary. Income guidelines apply.

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Tenant Union Representative Network (TURN)

**1315 Walnut St., 3rd Floor**

**Philadelphia, PA 19107**

**215-940-3900**

**[www.ourturn.net](http://www.ourturn.net)**

☐ **FEDERAL EMERGENCY MORTGAGE ASSISTANCE (FEMA)** - provides low-income Philadelphia residents with a grant of up to one month's charges for delinquent mortgage payments. Applicants can receive assistance only once during a funding cycle. Income guidelines apply.

**Unemployment Information Center  
1201 Chestnut St., Suite 702  
Philadelphia, PA 19107  
215-557-0822  
[www.philaup.org](http://www.philaup.org)**

Provides mortgage default and delinquency counseling for homeowners. Referrals for HEMAP and assistance with Loss Mitigation Program for FHA homeowners. Assists homeowners with appeals of HEMAP denials. FEMA application site for one-month mortgage, rental or utility assistance. Staffs Benefit Rights hotline to help families with mortgage, unemployment compensation, health care, public assistance and energy assistance.

# RENTAL ASSISTANCE

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Department of Public Welfare  
1400 Spring Garden St., Room 901  
Philadelphia, PA 19130  
215-560-1976

**EMERGENCY SHELTER ASSISTANCE PROGRAM** - provides a one-time grant to prevent eviction and mortgage foreclosure, assist with security deposits and temporary shelter payments. Amounts vary. Income guidelines apply.

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Tenant Union Representative Network  
(TURN)  
1315 Walnut St., 3rd Floor  
Philadelphia, PA 19107  
215-940-3900  
[www.ourturn.net](http://www.ourturn.net)

**HOUSING ASSISTANCE FOR PEOPLE WITH SPECIAL NEEDS** - provides housing counseling and rent subsidies for homeless and formerly homeless people with HIV/AIDS.

# RENTAL HOUSING

OHCD does not provide emergency housing to individuals. Individuals should find rental housing through real estate agents, newspaper advertisements, neighborhood postings, word of mouth, etc.

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## Office of Supportive Housing (OSH)

### Intake Office

141 N. Juniper St.

Philadelphia, PA 19107

215-686-7150

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

**OSH provides *NO* emergency housing.** Everyone must go through Intake to be eligible for placement in the homeless housing system.

❑ **RELOCATION DEPARTMENT** - provides relocation services to residents of building emergencies only (fire, property declared imminently dangerous by L&I, etc.).

**215-686-6785, 6055**

❑ **TRANSITIONAL HOUSING** - eligible clients who are ready to leave the shelter system or persons with special circumstances receive rent supplements. Housing counseling and case management is provided. Referrals must come from OSH.

**215-686-7831, 7178**

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Pennsylvania Housing Finance Agency  
(PHFA)

211 N. Front St.  
Harrisburg, PA 17101

717-780-3800

TDD for hearing impaired: 717-780-1869

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

**☐ PENNSYLVANIA AFFORDABLE APARTMENT LOCATOR**

– a free, web-based service that helps renters search for affordable apartments based on selected criteria. Information includes apartment locations, accessibility features, vacancies, waiting lists and contact phone numbers.

[www.phfa.org/pal](http://www.phfa.org/pal)

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Philadelphia Housing Authority

Admissions Office

712 N. 16th St.

Philadelphia, PA 19130

215-684-4453

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

(Weekdays 9 a.m. - 4 p.m.)

**☐ HOUSING CHOICE VOUCHER PROGRAM (FORMERLY SECTION 8)** - provides rental opportunities (houses or apartments) for low-income residents in privately owned units throughout the city. Rent is subsidized to private landlords.

215-684-4300

To check status of an application

215-684-3118, 4453

**☐ HOW TO BECOME A HOUSING CHOICE VOUCHER PROGRAM LANDLORD:**

215-684-4352

*RENTAL HOUSING*

**Scattered Site Administrative Office**  
**712 N. 16th St.**  
**Philadelphia, PA 19130**  
**215-684-4453**  
**[www.pha.phila.gov](http://www.pha.phila.gov)**

**☐ CONVENTIONAL PUBLIC HOUSING/SCATTERED SITES**

- rental opportunities for low-income residents. PHA-owned properties are located throughout the city. Residents are encouraged to call or visit the admissions office for information on the availability of conventional public housing and scattered sites.

To check on status of an application:

**215-684-4453**  
**TDD for hearing impaired 800-654-5984**  
**(Weekdays 1:30 - 3:30 p.m.)**

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

**Wanamaker Building**  
**100 Penn Square East, 11<sup>th</sup> Floor**  
**Philadelphia, PA 19107**  
**215-656-0500**  
**[www.hud.gov](http://www.hud.gov)**  
**[www.espanol.hud.gov](http://www.espanol.hud.gov)**

**☐ HUD RENTAL ASSISTANCE PROGRAM**— provides local renting information on affordable HUD-subsidized rentals and special-needs housing. Visit HUD website at [www.hud.gov/renting](http://www.hud.gov/renting).

# SENIOR CITIZEN PROGRAMS

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Philadelphia Corporation for Aging  
642 N. Broad St.  
Philadelphia, PA 19130-3409  
215-765-9040  
[www.pcaphl.org](http://www.pcaphl.org)

☐ **PCA HELPLINE** - provides information on senior citizen programs.

☐ **SHARP** - home repairs include replacing exterior doors and locks, rebuilding basement steps, making minor plumbing repairs and replacing electrical switches, outlets and fixtures. Priority service is given to low-income people with physical disabilities, over 75 years old and living alone.

☐ **EMERGENCY FUND** - offers small grants to needy elderly over age 60 to meet emergency energy, food, housing and medical needs.

☐ **PROPERTY TAX/RENT REBATES** - for senior citizens 65 years or older. To qualify, you must have owned and occupied your house, or rented and occupied a house, apartment, nursing home or similar residence in Pennsylvania; been a widow or widower during all or part of the previous year; or permanently disabled during all or part of the previous year. Income guidelines apply. Proof of ownership or rent paid is required.

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Philadelphia Council for Community  
Advancement  
100 N. 17<sup>th</sup> St., Suite 700  
Philadelphia, PA 19103-2743  
215-567-7803  
[www.philapcca.org](http://www.philapcca.org)

☐ **REVERSE MORTGAGE COUNSELING** – allows senior citizens, 62 years and older, to tap into the equity of their home. Counseling is required.

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Philadelphia Housing Authority  
**Admissions Office**  
712 N. 16th St.  
Philadelphia, PA 19130  
215-684-4453  
[www.pha.phila.gov](http://www.pha.phila.gov)

**PHA SENIOR HOUSING** - has several designated developments for rent by senior citizens only. Call for a list or visit [www.pha.phila.gov/housing](http://www.pha.phila.gov/housing) and select "types of housing."

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Philadelphia Housing Development Corp.  
1234 Market St., 20th floor  
Philadelphia, PA 19107  
215-448-2160  
[www.phdchousing.org](http://www.phdchousing.org)

**ADAPTIVE MODIFICATION PROGRAM** - provides adaptations to the house or apartment of disabled individuals. Services are free to low-income, physically disabled Philadelphians. Income guidelines apply.

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Tenant Union Representative Network  
(TURN)  
1315 Walnut St., 3rd Floor  
Philadelphia, PA 19107  
215-940-3900  
[www.ourturn.net](http://www.ourturn.net)

**FEDERAL EMERGENCY MORTGAGE ASSISTANCE (FEMA)** - provides low-income elderly Philadelphians with a grant of up to \$750 for delinquent mortgages, back rent or utilities. Applicants can receive this assistance only once during a funding cycle. Income guidelines apply.

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

**Wanamaker Building**

**100 Penn Square East, 11<sup>th</sup> Floor**

**Philadelphia, PA 19107**

**215-656-0500**

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

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

**☐ HUD RENTAL ASSISTANCE PROGRAM**—provides local renting information on affordable HUD-subsidized rentals and special-needs housing. Visit HUD website at [www.hud.gov/renting](http://www.hud.gov/renting).

# SPECIAL-NEEDS HOUSING

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Office of Supportive Housing (OSH)

**Intake Office**

**141 N. Juniper St.**

**Philadelphia, PA 19107**

**215-686-5671**

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

**PROTECTIVE SERVICES** - provides housing for adults being abused or who have special medical needs.

**SHELTER PLUS CARE** - housing for homeless persons with HIV/AIDS, mental problems and substance abuse.

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Pennsylvania Housing Finance Agency  
(PHFA)

**211 N. Front St.**

**Harrisburg, PA 17101**

**717-780-3800**

**TDD for hearing impaired: 717-780-1869**

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

**KEYSTONE ACCESS HOME MODIFICATION PROGRAM**  
– offers zero-interest loans, in conjunction with PHFA first mortgage loans, to help persons with disabilities or those who have a family member with disabilities, to finance modifications in houses they are buying. Income and home purchase price limits apply

**800-822-1174**

**PHFA/FANNIE MAE DISABILITY ACCESS MODIFICATION PROGRAM** – offers conventional first mortgage loans along with second-mortgage loans to retrofit homes to meet the accessibility needs of the household member with the disability. No income guidelines apply.

**800-822-1174**

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Philadelphia Housing Development Corp.  
1234 Market St., 20th floor  
Philadelphia, PA 19107  
215-448-2160  
[www.phdchousing.org](http://www.phdchousing.org)

**ADAPTIVE MODIFICATION PROGRAM** - house or apartment of physically disabled persons are modified to be more accessible and easier to use. Income guidelines apply.

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Tenant Union Representative Network  
(TURN)  
1315 Walnut St., 3rd Floor  
Philadelphia, PA 19107  
215-940-3900  
[www.ourturn.net](http://www.ourturn.net)

**HOUSING ASSISTANCE FOR PEOPLE WITH SPECIAL NEEDS** - long-term housing counseling and rent subsidies for homeless and formerly homeless people with HIV/AIDS.

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Women Against Abuse  
P.O. Box 13758  
Philadelphia, PA 19101-3758  
215-386-1280  
[www.womenagainstabuse.org](http://www.womenagainstabuse.org)

Operates the only shelter in Philadelphia exclusively for battered women and their children; offers legal assistance for domestic violence victims; provides housing counseling and transitional housing for abused women and their children.

# UTILITIES ASSISTANCE

Energy Coordinating Agency of  
Philadelphia (ECA)

1924 Arch St.

Philadelphia, PA 19103

215-988-0929

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

☐ **ECA'S NEIGHBORHOOD ENERGY CENTERS** - provide a range of energy-bill payment assistance, education and conservation services including:

- Budget counseling
- CRISIS intake
- Emergency fuel oil grants
- Energy conservation education
- Energy loans
- LIHEAP intake
- Oil discounts
- PECO and PGW Customer Assistance Programs
- UESF intake
- Water conservation program
- Weatherization Assistance Program intake

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

☐ **LOW INCOME HOME ENERGY ASSISTANCE PROGRAM (LIHEAP)** - helps homeowners or renters who are unable to pay their utility bills.

215-560-2970

☐ **ENERGY EFFICIENCY AND CONSERVATION SERVICES** - provide energy conservation services to eligible households under contract with local utilities and government. These include gas, water and electricity.

❑ **EMERGENCY FUEL ASSISTANCE PROGRAM (CRISIS)** - helps provide homeowners or tenants with heating including oil deliveries. Client must be without oil, at risk of termination or service has been shut off.

**215-686-2590**

❑ **UTILITY EMERGENCY SERVICES FUND (UESF)** - provides up to \$500 to help pay heat-related bills. Client must have a shut-off notice, service is off or shut-off status can be verified. Applicant must have applied for and exhausted all governmental energy assistance programs available (LIHEAP and CRISIS). Must meet income guidelines.

**215-829-0545**

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Pennsylvania Public Utility Commission  
Bureau of Consumer Services  
**P.O. Box 3265**  
**Harrisburg, PA 17105**  
**800-692-7380**  
**[www.puc.state.pa.us](http://www.puc.state.pa.us)**

Handles payment arrangement requests from customers of gas, electric, water, sewer and steam heat utilities.

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Philadelphia Corporation for Aging  
**642 N. Broad St.**  
**Philadelphia PA 19130-3409**  
**Helpline: 215-765-9040**  
**[www.pcaphl.org](http://www.pcaphl.org)**

❑ **EMERGENCY FUND** - offers small grants to needy elderly, age 60 and over, to meet emergency energy, food, housing and medical needs.

## UTILITIES ASSISTANCE

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Philadelphia Gas Works  
1800 N. 9th St.  
Philadelphia, PA 19122  
215-235-1000  
[www.pgworks.com](http://www.pgworks.com)

- CUSTOMER RESPONSIBILITY PROGRAM** - provides customers with two options for reducing their gas heating bill. Income guidelines apply.
- CARES (Customer Assistance Referral and Evaluation Program)** – helps customers with special needs.
- CONSERVATION WORKS PROGRAM (CWP)** – helps to reduce energy usage and make energy bills affordable for low-income households.
- SENIOR CITIZEN DISCOUNT** – PGW customers age 65 or older before Sept. 1, 2003, may qualify for a 20-percent Senior Citizen Discount.

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Water Revenue Bureau  
Municipal Services Building  
1401 JFK Blvd., Concourse Level  
Philadelphia, PA 19102  
215-686-6880  
[www.phila.gov/waterrev](http://www.phila.gov/waterrev)

- WATER REVENUE ASSISTANCE PROGRAM (WRAP)** - provides a credit up to \$200 to be used to enter into a payment agreement or to combine with other energy grants to pay an arrearage in full. Income guidelines apply.

# VACANT PROPERTIES VACANT LOTS

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

To apply for properties owned by the Philadelphia Housing Development Corp., fill out an "Expression of Interest" form at the receptionist desk.

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Philadelphia Neighborhood Housing Services (PNHS)  
**121 N. Broad St., Room 502**  
**Philadelphia, PA 19107**  
**215-988-9879**  
**[www.phillynhs.org](http://www.phillynhs.org)**

Provides vacant property rehabilitation and sale.

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Philadelphia Redevelopment Authority  
**1234 Market St., 16th Floor**  
**Philadelphia, PA 19107**  
**[www.phila.gov/rda](http://www.phila.gov/rda)**

## **Central Intake Unit**

To apply for vacant properties and lots owned by the City of Philadelphia.

**215-854-6515**

## **Development Division**

To apply for vacant properties owned by the Philadelphia Redevelopment Authority. RDA-owned properties can be conveyed to applicants who demonstrate evidence of ability to redevelop the property, including funding and experience. Applicants must also be able to prepare a detailed redevelopment proposal which will be subject to

*VACANT PROPERTIES/VACANTLOTS*

approval by the RDA, the City Planning Commission and City Council.

**215-209-8695**

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Public Property  
**1401 JFK Blvd., Room 1030**  
**Philadelphia, PA 19102**  
**215-686-4443**  
**[www.phila.gov/property](http://www.phila.gov/property)**

Public Property sells property that is surplus to the City needs at public auction from time to time.

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U.S. Department of Housing and Urban  
Development (HUD)  
**Wanamaker Building**  
**100 Penn Square East, 11th Floor**  
**Philadelphia, PA 19107**  
**215-656-0509 x83**  
**[www.hud.gov](http://www.hud.gov)**  
**[www.espanol.hud.gov](http://www.espanol.hud.gov)**

Provides a listing of available HUD houses.

# HOUSING Q & A

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## HOW DO YOU FIND OUT WHO OWNS A PROPERTY?

Information on property ownership is not given out over the telephone. Interested parties must visit the Records Department's Public Reference Area, Room 154, City Hall, Mon-Fri., 8 a.m. - 2 p.m.

For information and instructions, call the:

**Recorder of Deeds/Records Department**  
**215-686-2292, 1483**  
**[www.phila.gov](http://www.phila.gov)**  
**(Click on "property assessment")**

**Board of Revision of Taxes, Public Book Room**  
**34 S. 11th St., 7th Floor**  
**Philadelphia, PA 19107**  
**[www.brtweb.phila.gov](http://www.brtweb.phila.gov)**

**Hours: 8:30 a.m. - 3:30 p.m.**

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## HOW DO YOU LOCATE THE OWNER OF A PROPERTY?

There is no data bank for finding owners. This will require detective work on your part. You will need to check the telephone book, voters registration, talk to neighbors and visit the Board of Revision of Taxes.

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## HOW DO YOU FIND OUT WHAT A HOUSE WAS LAST SOLD FOR?

If you have a specific address, you can get its last recorded selling price from the Department of Records. You must visit the Records Department's Public Reference Area, Room 154 City Hall, between 8 a.m. and 2 p.m. weekdays or visit [www.brtweb.phila.gov](http://www.brtweb.phila.gov).

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## HOW DO YOU DETERMINE THE APPRAISED VALUE OF A HOUSE?

You will need to hire an appraiser to conduct an appraisal. Companies are listed in the phone directory.

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## HOW DO I FIND OUT ABOUT BACK TAXES ON A PROPERTY?

You may obtain this information by visiting the Revenue Department's website at [www.phila.gov/revenue](http://www.phila.gov/revenue) and follow the links to Real Estate taxes. There are other helpful links available from this site. If you do not have access to a computer, they are available at the Free Library of Philadelphia.

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## HOW CAN YOU HAVE THE NAME CHANGED ON A DEED IF THE RELATIVE IS DECEASED? HOW DO YOU TRANSFER A DEED?

You must go to the Office of the Register of Wills, Room 180, City Hall, to probate the estate naming you executor of the estate. A death certificate and/or will must be presented. That office will provide you with documentation stating you have the authorization to change the deed. You will then need to take that authorization to a real estate agent or a lawyer to file for a new deed.

NOTE: Fees are assessed based on the value of the property.

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## HOW CAN I GET A COPY OF MY DEED?

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

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## HOW DO YOU GIVE A HOUSE TO THE CITY?

The Donor/Taker Program, sponsored by the RDA, allows persons to donate property to the City. RDA, however, decides if the property will be accepted.

**For more information call 215-209-8664.**

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**HOW CAN A PERSON RECEIVE HELP IF A DEMOLISHED PROPERTY HAS MADE THEIR HOME BECOME STRUCTURALLY WEAK?**

L&I operates a Complaint Hotline handling such complaints as dangerous buildings. L&I will send an inspector to the property to determine the damage and issue a citation to the responsible party.

**215-686-2463**

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**HOW DOES A COMPANY GET ITS NAME ON A CITY CONTRACTOR'S LIST?**

**Minority Business Enterprise Council  
City of Philadelphia.**

**MSB, 1401 JFK Blvd., 3rd Floor  
Philadelphia, PA 19102**

**215-686-6232**

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

Certifies disadvantaged minority, women and disabled businesses.

**Neighborhood Economic Development  
Commerce Department**

**One Parkway, 1515 Arch St. Suite 1200  
Philadelphia, PA 19103**

**215-683-2109**

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

**Office of Housing & Community Development  
1234 Market St., 17th Floor**

**Philadelphia, PA 19107**

**215-686-9779**

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

Provides a database of contractors and vendors used by general contractors.

**Philadelphia Housing Development Corp.**

**1234 Market St., 17th Floor**

**Philadelphia, PA 19107**

**215-448-3030**

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

Prequalifies building contractors interested in working as general and specialty contractors on PHDC projects.

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## HOW DO YOU WRITE A PROPOSAL FOR FUNDS?

Each Request For Proposal (RFP) has its own set of requirements. But in general, respondents must be incorporated entities with a track record in providing the service and must have sound financial management systems. Individuals or groups that are not incorporated are not eligible to reply to RFPs. The RFP will ask for a lot of information about the organization's experience and background, what it is proposing to do, budgets, etc. RFPs are advertised in the "Legal Notices" section of the *Philadelphia Inquirer* and the *Philadelphia Tribune*.

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## HOW DO I GET PLACED ON THE RFP MAILING LIST?

Organizations interested in being added to the RFP mailing list should submit their name, address and activity to be funded to:

**Office of Housing and Community Development  
Policy and Planning Department  
1234 Market St., 17th Floor  
Philadelphia, PA 19107**

or call

**215-686-9776**

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## HOW DOES A NON-PROFIT GROUP GET STARTED?

You can get advice from the following organizations:

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

Provides free legal assistance to eligible groups in obtaining tax-exempt status, filing incorporation papers and drafting organizational documents. Requests must be in writing.

**Community Accountants**  
**3721 Midvale Ave.**  
**Philadelphia, PA 19129**  
**215-951-0330 x 125**  
**[www.communityaccountants.org](http://www.communityaccountants.org)**

Provides free accounting assistance to non-profit organizations.

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## HOW CAN A NON-PROFIT RECEIVE OHCD FUNDING?

OHCD does not provide direct operating support (funding). There are specific programs that provide administrative support to community development corporations (CDCs) engaging in housing and housing-related activities (i.e. housing counseling, neighborhood planning, community outreach, commercial development). The administrative support means funding to staff and overhead cost directly related to the contracted activities.

For advice on starting a CDC, contact:

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

# AGENCY DIRECTORY

## **American Red Cross**

23rd & Chestnut Streets  
Philadelphia, PA 19103  
215-299-4889  
[www.redcross-philly.org](http://www.redcross-philly.org)

## **Board of Revision of Taxes, Public Book Room**

34 S. 11th St., 7th Floor  
Philadelphia, PA 19107  
[www.brtweb.phila.gov](http://www.brtweb.phila.gov)

## **Building Materials Exchange/Impact Services**

111 W. Erie Ave.  
Philadelphia, PA 19140  
215-423-3613  
[www.impactservices.org](http://www.impactservices.org)

## **Childhood Lead Poisoning Prevention Program**

2100 W. Girard Ave., PNH Building #3  
Philadelphia, PA 19130  
215-685-2797

## **Community Accountants**

3721 Midvale Ave.  
Philadelphia, PA 19129  
215-951-0330 x 125  
[www.communityaccountants.org](http://www.communityaccountants.org)

## **Community Legal Services/ Philadelphia Legal Assistance**

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

## **Energy Coordinating Agency of Philadelphia**

1924 Arch St.  
Philadelphia, PA 19103  
215-988-0929  
[www.ecasavesenergy.org](http://www.ecasavesenergy.org)

**Fair Housing Commission, City of Philadelphia**

34 S. 11th St., 6th Floor  
Philadelphia, PA 19107  
215-686-3238  
[www.phila.gov/fairhousing](http://www.phila.gov/fairhousing)

**Greater Philadelphia Association of Realtors**

1341 N. Delaware Ave., Suite 308  
Philadelphia, PA 19125  
215-423-9381  
[www.gpar.org](http://www.gpar.org)

**Greater Philadelphia Urban Affairs Coalition**

1207 Chestnut St., 7th Floor  
Philadelphia, PA 19107  
215-851-1774  
[www.gpuac.org](http://www.gpuac.org)

**Landlord & Tenant Court/Municipal Court**

34 S. 11th St., Room 500  
Philadelphia, PA 19107  
215-686-7987

**Licenses & Inspections**

MSB, 1401 JFK Blvd., Concourse Level  
Philadelphia, PA 19102  
215-686-2463  
[www.phila.gov/li](http://www.phila.gov/li)

**Minority Business Enterprise Council  
City of Philadelphia**

MSB, 1401 JFK Blvd., Suite 330  
Philadelphia, PA 19102  
215-686-6232  
[www.phila.gov/mbec](http://www.phila.gov/mbec)

**Neighborhood Economic Development/  
Commerce Department**

One Parkway  
1515 Arch St., Suite 1200  
Philadelphia, PA 19103  
215-683-2109  
[www.phila.gov/commerce](http://www.phila.gov/commerce)

**Neighborhood Transformation Initiative**

One Parkway  
1515 Arch Street, 12th Floor  
Philadelphia, PA 19102  
215-686-2154  
[www.phila.gov/nti](http://www.phila.gov/nti)

**Office of Supportive Housing**

Intake Office  
141 N. Juniper St.  
Philadelphia, PA 19107  
215-686-7150  
[www.phila.gov/osh](http://www.phila.gov/osh)

**Office of Housing and Community Development**

1234 Market St., 17th Floor  
Philadelphia, PA 19107  
215-686-9749  
[www.phila.gov/ohcd](http://www.phila.gov/ohcd)

**Pennsylvania Housing Finance Agency**

211 N. Front St.  
Harrisburg, PA 17101  
717-780-3800  
[www.phfa.org](http://www.phfa.org)

**Pennsylvania Public Utility Commission  
Bureau of Consumer Affairs**

P. O. Box 3265  
Harrisburg, PA 17105  
800-692-7380  
[www.puc.state.pa.us](http://www.puc.state.pa.us)

**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 Commission on Human Relations**

34 S. 11th St., 6th Floor  
Philadelphia, PA 19107  
215-686-4670  
[www.phila.gov/humanrelations](http://www.phila.gov/humanrelations)

**Philadelphia Corporation for Aging**

642 N. Broad St.  
Philadelphia, PA 19130-3409  
215-765-9000  
[www.pcaphl.org](http://www.pcaphl.org)

**Philadelphia Council for Community  
Advancement**

100 N. 17th St., Suite 700  
Philadelphia, PA 19103-2743  
215-567-7803  
[www.philapcca.org](http://www.philapcca.org)

**Philadelphia Gas Works**

1800 N. 9th St.  
Philadelphia, PA 19122  
215-235-1000  
[www.pgworks.com](http://www.pgworks.com)

**Philadelphia Housing Authority**

12 S. 23rd St.  
Philadelphia, PA 19103  
215-684-4000  
[www.pha.phila.gov](http://www.pha.phila.gov)

**Philadelphia Housing Development Corp.**

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

**Philadelphia Neighborhood Housing Services**

121 N. Broad St., Suite 502  
Philadelphia, PA 19107  
215-988-9879  
[www.phillynhs.org](http://www.phillynhs.org)

**Philadelphia Redevelopment Authority**

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

**Philadelphia Water Department**

1101 Market St., 3rd Floor  
Philadelphia, PA 19107  
215-685-4907  
[www.phila.gov/water](http://www.phila.gov/water)

**Public Property**

1401 JFK Blvd., Room 1030  
Philadelphia, PA 19102  
215-686-4443  
[www.phila.gov/property](http://www.phila.gov/property)

**Records Department Public Reference Area**

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

**Salvation Army**

701 N. Broad St.  
Philadelphia, PA 19123  
215-787-2800  
[www.salvationarmypendel.org](http://www.salvationarmypendel.org)

**Sheriff Sales**

100 S. Broad St., 5th Floor  
Philadelphia, PA 19110  
215-686-3535  
[www.phillysheriff.com](http://www.phillysheriff.com)

**Tenant Union Representative Network (TURN)**

1315 Walnut St., 3rd Floor  
Philadelphia, PA 19107  
215-940-3900  
[www.ourturn.net](http://www.ourturn.net)

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

Wanamaker Building  
100 Penn Square East, 11th Floor  
Philadelphia, PA 19107  
215-656-0500  
[www.hud.gov](http://www.hud.gov) or [www.espanol.hud.gov](http://www.espanol.hud.gov)

**Water Revenue Bureau**

MSB, 1401 JFK Blvd., Concourse Level  
Philadelphia, PA 19102  
215-686-6880  
[www.phila.gov/waterrev](http://www.phila.gov/waterrev)

**Women Against Abuse**

P.O. Box 13758  
Philadelphia, PA 19101-3758  
215-386-1280  
[www.womenagainstabuse.org](http://www.womenagainstabuse.org)

# HOUSING COUNSELING AGENCIES

OHCD funds housing counseling agencies citywide to assist in pre-purchase and post-purchase counseling. Many agencies also provide counseling to help borrowers avoid predatory loans and mortgage foreclosure.

## **ACORN Housing Corp. of PA†**

846 N. Broad St., 2nd Floor  
Philadelphia, PA 19130  
215-765-1221

## **ActionAIDS\*\***

1216 Arch St., 6th Floor  
Philadelphia, PA 19107  
215-981-0088

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

600 W. Diamond St.  
Philadelphia, PA 19122  
215-235-6070

## **BEBASHI\*\***

1217 Spring Garden St., 1st Floor  
Philadelphia, PA 19123  
215-769-3561  
[www.bebashi.org](http://www.bebashi.org)

## **Carroll Park Community Council†**

5218 Master St.  
Philadelphia, PA 19131  
215-877-1157

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

5818 Germantown Ave.  
Philadelphia, PA 19144  
215-848-7722

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*(Agencies subject to change)*

\* *Does not provide Settlement Grant, Mini-PHIL and PHIL-Plus counseling*

\*\* *Does not provide anti-predatory lending, Settlement Grant, Mini-PHIL and PHIL-Plus counseling*

† *Not wheelchair accessible*

## HOUSING COUNSELING AGENCIES

### **Centro Pedro Claver**

3565 N. 7th St.  
Philadelphia, PA 19140  
215-227-7111

### **Concilio**

705-709 N. Franklin St.  
Philadelphia, PA 19123  
215-627-3100

### **Congreso de Latinos Unidos**

216 W. Somerset St.  
Philadelphia, PA 19133  
215-763-8870

### **Consumer Credit Counseling Service of Delaware Valley**

1515 Market St., Suite 1325  
Philadelphia, PA 19102  
215-563-5665

### **Diversified Community Services (Dixon House)**

1920 S. 20th St.  
Philadelphia, PA 19145  
215-336-3511

### **Frankford CDC**

4625 Frankford Ave.  
Philadelphia, PA 19124  
215-743-9201  
[www.frankfordweb.com](http://www.frankfordweb.com)

### **Germantown Settlement**

5538 C Wayne Ave.  
Philadelphia, PA 19144  
215-849-3105  
[www.germantown.org](http://www.germantown.org)

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*(Agencies subject to change)*

\* *Does not provide Settlement Grant, Mini-PHIL and PHIL-Plus counseling*

\*\* *Does not provide anti-predatory lending, Settlement Grant, Mini-PHIL and PHIL-Plus counseling*

† *Not wheelchair accessible*

**Hispanic Association of Contractors & Enterprises  
(HACE)**

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

**Housing Association of Delaware Valley  
Counseling Site Office**

658 N. Watts St.  
Philadelphia, PA 19123  
215-978-0224

**Intercommunity Action (Senior Center)\***

6012 Ridge Ave.  
Philadelphia, PA 19128  
215-487-0914

**Intercultural Family Services**

4225 Chestnut St.  
Philadelphia, PA 19104  
215-386-1298

**Korean Community Development  
Services Center†**

6055 N. 5th St.  
Philadelphia, PA 19120  
215-276-8830  
[www.koreancenter.org](http://www.koreancenter.org)

**Liberty Resources**

1341 N. Delaware Ave., Suite 105  
Philadelphia, PA 19125  
215-634-2000

**Mt. Airy USA**

6703 Germantown Ave., Suite 200  
Philadelphia, PA 19119  
215-844-6021  
[www.mtairyusa.org](http://www.mtairyusa.org)

**New Kensington CDC**

2513-15 Frankford Ave.  
Philadelphia, PA 19125  
215-427-0350 x 3  
[www.nkcdc.org](http://www.nkcdc.org)

*HOUSING COUNSELING AGENCIES*

**Norris Square Civic Association**

149 W. Susquehanna Ave.  
Philadelphia, PA 19122  
215-426-8723

**Northwest Counseling Service†**

5001 N. Broad St.  
Philadelphia, PA 19141  
215-324-7500

**Nueva Esperanza**

4261 N. 5th St.  
Philadelphia, Pa 19140  
215-324-0746  
[www.nueva.org](http://www.nueva.org)

**Philadelphia Council for Community Advancement**

100 N. 17th St., Suite 700  
Philadelphia, PA 19103-2743  
215-567-7803  
[www.philapcca.org](http://www.philapcca.org)

**Philadelphia Neighborhood Housing Services**

121 N. Broad St., Suite 502  
Philadelphia, PA 19107  
215-988-9879  
[www.phillynhs.org](http://www.phillynhs.org)

**Philadelphia Senior Center\***

509 S. Broad St.  
Philadelphia, PA 19147  
215-546-5879

**Polish American Social Services\*\*†**

308 Walnut St.  
Philadelphia, PA 19106  
215-923-1900

**South of South Neighborhood Association†**

1711 South St.  
Philadelphia, PA 19146  
215-732-8446  
[www.southofsouth.org](http://www.southofsouth.org)

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*(Agencies subject to change)*

\* Does not provide Settlement Grant, Mini-PHIL and PHIL-Plus counseling

\*\* Does not provide anti-predatory lending, Settlement Grant, Mini-PHIL and PHIL-Plus counseling

† Not wheelchair accessible

**Southwest CDC**

6328 Paschall Ave.  
Philadelphia, PA 19142  
215-729-3948  
[www.southwestcdc.org](http://www.southwestcdc.org)

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

1315 Walnut St., 3rd Floor  
Philadelphia, PA 19107  
215-940-3900  
[www.ourturn.net](http://www.ourturn.net)

**The Partnership CDC**

4020 Market St., Suite 100  
Philadelphia, PA 19104  
215-662-1612  
[www.thepartnershipcdc.org](http://www.thepartnershipcdc.org)

**Unemployment Information Center\***

1201 Chestnut St., Room 702  
Philadelphia, PA 19107  
215-557-0822  
[www.philaup.org](http://www.philaup.org)

**United Communities Southeast Philadelphia**

2029 S. 8th St.  
Philadelphia, PA 19148  
215-467-8700

**Urban League of Philadelphia**

Ten Penn Center  
1801 Market St., Suite 250  
Philadelphia, PA 19103  
215-561-6070

**West Oak Lane CDC**

6259 Limekiln Pike  
Philadelphia, PA 19141  
215-224-0880  
[www.wolcdc.org](http://www.wolcdc.org)

**Women Against Abuse\*\***

P.O. Box 13758  
Philadelphia, PA 19101-3758  
215-386-1280  
[www.womenagainstabuse.org](http://www.womenagainstabuse.org)

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# NOTES



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CITY OF PHILADELPHIA  
JOHN F. STREET, MAYOR