



OHCD

Housing Resource Guide

**Housing, emergency and community
development resources and programs
in the City of Philadelphia**

June 2011

**For staff use only; not for
general distribution**

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To our readers:

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 OHCD Communications Department at 215-686-9723 or e-mail info.ohcd@phila.gov. This document is available on OHCD's website at www.phila.gov/ohcd.

HOUSING AGENCIES IN THE CITY OF PHILADELPHIA

ADMINISTRATION/POLICY MAKING

Office of Housing and Community Development (OHCD)

OHCD 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. OHCD 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, vacant land management and greening programs. Implementation is carried out through contracts administered and monitored by OHCD. In addition, OHCD manages the acquisition and disposition of City-owned land. OHCD 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 OHCD prepares the *Consolidated Plan*, which delineates how the grant will be used.

1234 Market St., 17th Floor

Philadelphia, PA 19107

215-686-9749

TDD for hearing impaired: 215-686-9803

www.phila.gov/ohcd

HOUSING PRESERVATION

Philadelphia Housing Development Corp. (PHDC)

PHDC administers the City's housing preservation programs including Basic Systems Repair, Weatherization Assistance, Adaptive Modifications and Homeownership Rehabilitation. The programs support long-term affordable homeownership.

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

PUBLIC HOUSING

Philadelphia Housing Authority (PHA)

As an independent agency, PHA owns and operates more than 14,000 affordable housing 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 known as Section 8) and offers homeownership opportunities.

**12 S. 23rd St.
Philadelphia, PA 19103
215-684-4000 (follow prompts)
www.pha.phila.gov**

REDEVELOPMENT

Redevelopment Authority of the City of Philadelphia (RDA)

The RDA is the lead housing finance agency for the City of Philadelphia. It provides financing for the production of affordable rental and homeownership housing. Its responsibilities include project evaluation for feasibility, project underwriting, loan closing and construction oversight. It also provides home-improvement loans for homeowners. The RDA acquires and disposes of land at the direction of the City through Urban Renewal Takings and Act 94 condemnations.

**1234 Market St., 16th Floor
Philadelphia, PA 19107
215-854-6500
www.phila.gov/rda**

EMERGENCY ASSISTANCE

DISASTER ASSISTANCE

American Red Cross

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

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

American Red Cross

215-299-4889

www.redcross-philly.org

Salvation Army

Services include assistance with:

- shelter
- emergency food

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

Salvation Army

215-717-1187 x 1169

www.salvationarmypendel.org

GRANTS TO ORGANIZATIONS

Emergency Food and Shelter Program (EFSP)

Provides grants to local organizations to help homeowners pay one month's rent, mortgage or utilities expenses.

United Way of Southeastern Pennsylvania

www.efsp.unitedway.org

INFORMATION

CONNECT211.ORG

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
www.connect211.org

FIRST CALL FOR HELP

Provides information and referral services.

United Way of Southeastern Pennsylvania
215-568-3750
www.uwsepa.org/HowWeHelp_programs.asp

EMERGENCY SHELTER HOUSING

The following organizations represent the city's homeless shelter/outreach facilities, in addition to nonprofit and faith-based organizations that may be of assistance.

Domestic Violence Victims

The 24 hour Emergency Shelter provides free services to women and children who are victims of domestic violence.

Hotline: 1-866-723-3014

www.womenagainstabuse.org

ALL PERSONS

City of Philadelphia Office of Supportive Housing (OSH)

Provides relocation services for families and individuals displaced or made homeless 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)
- Blight removal

No appointment necessary. Please bring all of the following:

1. Picture identification for all adults
2. Social Security cards for all household members
3. Proof of household income

EMERGENCY SHELTER HOUSING

**Office of Supportive Housing
Emergency Response and Relocation Services
5252 N. 13th St.
Philadelphia, PA 19141
215-685-9087
www.phila.gov/osh
Mon - Fri from 8 a.m. – 3:30 p.m.
(closed on major holidays)**

Emergency Shelter Allowance Program (ESA)

Assists families and individuals who are homeless or near homeless and need financial assistance to prevent eviction or foreclosure, obtain permanent housing or secure temporary shelter. Once in a 12-month period the program may provide a one-time grant to prevent homelessness. Amount varies depending on circumstances. Income guidelines apply.

**Pennsylvania Department of Public Welfare
801 Market St., 5th Floor
Philadelphia, PA 19107
215-560-1976
Mon - Fri from 8 a.m. - 4:30 p.m.**

Interfaith Hospitality Network

Provides assessment and referrals, emergency housing, supportive services and transitional housing.

**Interfaith Hospitality Network of Northwest
Philadelphia
7047 Germantown Ave.
Philadelphia, PA 19119
215-247-4663**

FAMILY/SINGLE FEMALES

Apple Tree Family Center

Families or single females may call this intake center directly for placement in the homeless housing system.

**1430 Cherry St.
Philadelphia, PA 19102
215-686-7150, 7152
Mon - Fri from 7:30 a.m. - 3 p.m.**

EMERGENCY SHELTER HOUSING

Eliza Shirley House

The Salvation Army Eliza Shirley House provides emergency shelter services and meals for homeless single women and families. The shelter also serves as an intake reception site on weeknights, weekends, and holidays.

1320 Arch St.

Philadelphia, PA 19107

215-568-5111

After 4pm, weekends and holidays

Gloria's Place

Emergency housing offers seven dormitory rooms with common bathrooms, a cafeteria, visitor's lounge, library, and computer lab. Families receive food, clothing, healthcare, school supplies, and books.

3902 Spring Garden St.

Philadelphia, PA 19104

215-382-7523, ext. 210 or 211 (Must call first)

www.pec-cares.org

Lutheran Settlement House

Jane Addams Place is a comprehensive emergency homeless shelter in Philadelphia for up to 29 mothers with children.

25 S. 43rd St.

Philadelphia, PA 19104

215-387-2587

www.lutheransettlement.org

Mercy Hospice

Transitional recovery housing for single women over 18 and women with children (girls up to age 12 and boys up to age 8).

334 S. 13th St.

Philadelphia, PA 19107

215-545-5153

Red Shield Family Residence

Lodging for homeless single women with children and families. (Both male and female heads of household)

715 N. Broad St.

Philadelphia, PA 19123

215-787-2887

Salvation Army - Tabernacle Corps

Community Support Program department provides emergency shelter and other housing-related services.

**3150 N. Mascher St.
Philadelphia, PA 19133
215-423-9300**

SINGLE ADULT MEN

Ridge Avenue Center

Single men must go through the central intake center for placement in the homeless housing system.

**1360 Ridge Ave.
Philadelphia, PA 19123
215-236-0909
24-hour reception**

Note: Ridge Avenue Center will be closing in December, 2011. After that date single men seeking emergency shelter should call 215-686-7150.

St. John's Hospice – Coffee House

Agency operates from 10:00 pm – 6:00 am every day; offers beverages, snacks, restrooms and a place to sleep for the night. Also, helps persons transition to temporary housing and provides support services.

**1221 Race St.
Philadelphia, PA 19107
215-563-7763
www.saintjohnshospice.org**

YOUTH

Covenant House Crisis Center

The Covenant House Crisis Center is a 51-bed residence located in the Germantown section of Philadelphia for youth 21 and under who are in need of emergency shelter. The Crisis Center is open 24 hours per day, seven days per week.

**31 E. Armat St.
Philadelphia, PA 19144
215-951-5411
<http://www.covenanthousepa.org>**

EMERGENCY SHELTER HOUSING

PathWaysPA

The Transitional Living Program (TLP) provides furnished apartments for homeless young women, over an 18-month period, while they continue their education, maintain a job or receive skills training.

**4911 Walnut St.
Philadelphia, PA 19139
215-921-9672
<http://pathwayspa.org>**

Youth Emergency Service

Assists runaway and homeless youth in need of immediate shelter.

**1526 Fairmount Ave.
Philadelphia, PA 19130
215-787-0633 (YES)
Runaway Youth Program (RYP) 1-800-371-7233
www.yisi.org**

FAIR HOUSING

It is the policy of the City of Philadelphia to provide services without regard to race, color, religion, sex, sexual orientation, having AIDS or being perceived to have AIDS, national origin, ancestry, physical handicap or age.

HOUSING DISCRIMINATION

Fair Housing Commission City of Philadelphia

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

**601 Walnut St., Suite 300 South
Philadelphia, PA 19106
215-686-4670
www.phila.gov/fairhousing**

Tenant Union Representative Network (TURN)

The Fair Housing Act, together with state and local housing laws, provides protection against discrimination based on race, color, gender (including sexual harassment), age, national origin, religion, familial status, ancestry, physical disability, mental disability, source of income, sexual orientation and/or marital status. TURN will investigate discrimination in rental housing.

**1315 Walnut St., 3rd Floor
Philadelphia, PA 19107
215-940-3900
www.rturn.net**

FAIR HOUSING

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

Housing discrimination based on race, color, national origin, religion, sex, family status, or disability is illegal by federal law. Homebuyers or apartment renters who believe their rights have been violated can file a fair housing complaint.

There are several ways to file a complaint:

- through an online form;
- by calling toll-free 800-669-9777; or
- by mailing a complaint form to the address below.

Wanamaker Building

100 Penn Square East, 11th Floor

Philadelphia, PA 19107

215-861-7646

TTY for hearing impaired: 215-656-3450

http://portal.hud.gov/portal/page/portal/HUD/topics/housing_discrimination

www.espanol.hud.gov

FORECLOSURE PREVENTION/ MORTGAGE ASSISTANCE

FORECLOSURE/MORTGAGE COUNSELING

City of Philadelphia

**Mortgage Foreclosure Prevention
Program**

SaveYourHomePhilly Hotline

215-334-HOME (4663)

The City of Philadelphia supports a comprehensive foreclosure prevention program to help homeowners facing foreclosure keep their homes. This initiative provides homeowners with free housing counseling to explore viable alternatives to foreclosure. The housing counselors act as advocates for the homeowner in the foreclosure process, represent them in discussions with lenders, and identify and pursue financial assistance from local, state and federal foreclosure prevention programs. The program also provides free legal assistance when appropriate.

**All homeowners behind on their mortgage
or facing foreclosure are urged to call the
SaveYourHomePhilly hotline at
215-334-HOME (215-334-4663)
TDD for hearing impaired: 215-686-9803
www.saveyourhomephilly.org**

**Office of Housing and Community Development
www.phila.gov/ohcd**

HOMEOWNERSHIP PROGRAMS

GRANTS TO INDIVIDUALS

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 (see pages 61-65). Income guidelines apply. Properties must be in designated City-sponsored new construction developments or must be specific houses rehabilitated through the City. (For a list visit www.phila.gov/ohcd/addi.htm)

**Office of Housing and Community Development
215-686-9723**

**TDD for hearing impaired: 215-686-9803
www.phila.gov/ohcd**

Settlement Assistance Grant Program

Provides up to \$500 to low- and moderate-income first-time homebuyers* who complete prepurchase counseling through an OHCD-funded housing counseling agency (see pages 61-65). Grants will be provided as long as funding is available.

**Office of Housing and Community Development
215-686-9723**

**TDD for hearing impaired: 215-686-9803
www.phila.gov/ohcd**

GRANTS TO EMPLOYERS

HomeBuyNow

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

1. A one-time contribution to an employee (minimum of \$500) is matched dollar-for-dollar by the City up to \$5,000 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 home inspection. Additional funds can be used for home improvements.
3. Homebuying education.

Department of Commerce, City of Philadelphia
215-683-2126
www.phila.gov/homebuynow

HOMES FOR SALE

Philadelphia Housing Development Corp. (PHDC)

PHDC owns houses and lots that are available to the public. Properties are sold at fair-market value in “as is” condition.

Philadelphia Housing Development Corp.
215-448-3139
www.phdchousing.org

Philadelphia Neighborhood Housing Services (PNHS)

Purchases vacant houses and rehabilitates them for sale at market prices to qualified, low-income, first-time homebuyers*. Provides housing and credit counseling.

Philadelphia Neighborhood Housing Services
215-476-4205
www.phillynhs.org

* 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 (see pages 61-65).

HOMEOWNERSHIP PROGRAMS

Redevelopment Authority of the City of Philadelphia – Neighborhood Stabilization Program

The Neighborhood Stabilization Program offers homes for sale that have been rehabbed by Redevelopment Authority-certified contractors.

**Redevelopment Authority
of the City of Philadelphia
215-854-6500
www.phillyhomesnsp.org**

Sheriff Sales

Tax-delinquent and foreclosed properties are sold to the highest bidder at public auction. Before each sale properties are advertised in the *Philadelphia Daily News*, the *Philadelphia Inquirer*, the *Philadelphia Tribune* and neighborhood newspapers for three successive weeks. The lowest bid that can be offered is \$800. 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 after sale 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 right of redemption for a vacant property.

**Sheriff's Office, City of Philadelphia
215-686-3534, 3535
www.phillysheriff.com**

Obtaining HUD Homes

To buy a HUD home, contact a real estate sales professional in your area who is authorized to sell HUD homes.

**U.S. Department of Housing and Urban
Development
1-800-CALL-FHA or 1-800-225-5342
www.hud.gov
(click on Topic Areas, then HUD Homes)
www.espanol.hud.gov**

LOANS TO INDIVIDUALS

Access Downpayment and Closing Cost Assistance Program

Provides mortgage loans to assist persons with disabilities or who have a family member(s) with disabilities living in the household who are purchasing homes and need downpayment and closing cost assistance. This program provides a deferred payment loan with no interest. The loan becomes due and payable upon sale, transfer, or non-owner occupancy of the property. Applicants must also need a PHFA Access Home Modification Program loan (see below).

Pennsylvania Housing Finance Agency

800-822-1174

717-780-3800

TDD for hearing impaired: 717-780-1869

www.phfa.org

Access Home Modification Program

Provides mortgage loans to assist persons with disabilities or who have a family member(s) with disabilities living in the household who are purchasing a home that needs accessibility modifications. This program provides a deferred payment loan, with no interest, no monthly payment and no fees. The loan becomes due and payable upon sale, transfer, or non-owner occupancy of the property. Applicants may also apply for any of PHFA's first mortgage programs (see page 18).

Pennsylvania Housing Finance Agency

800-822-1174

717-780-3800

TDD for hearing impaired: 717-780-1869

www.phfa.org

HOMEOWNERSHIP PROGRAMS

Keystone Assistance Loan Program

The Keystone Assistance Loan Program provides a zero-percent interest second loan to help with costs associated with a home purchase. This loan has no monthly payment and only becomes due and payable upon sale or transfer of the home. The maximum amount of assistance available is \$1,500 for buyers using the Keystone Home Loan program and \$3,000 under the Keystone Home Loan PLUS program.

Pennsylvania Housing Finance Agency

800-822-1174

717-780-3800

TDD for hearing impaired: 717-780-1869

www.phfa.org

Keystone Home Loan

Provides loans to homebuyers who meet income and home-purchase price guidelines.

Pennsylvania Housing Finance Agency

800-822-1174

717-780-3800

TDD for hearing impaired: 717-780-1869

www.phfa.org

Keystone Home Loan PLUS

Provides the lowest PHFA interest rate to eligible first-time homebuyers* (first-time requirement is only waived for veterans and spouses). Borrowers may be eligible to receive a zero-percent interest loan of up to \$2,000 for down payment and/or closing cost assistance.

Pennsylvania Housing Finance Agency

800-822-1174

717-780-3800

TDD for hearing impaired: 717-780-1869

www.phfa.org

PUBLIC HOUSING PURCHASE ASSISTANCE

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 three 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.

New Construction

PHA also builds and sells new, affordable homes that are available to the public.

**Philadelphia Housing Authority
Homeownership Division
615 Cecil B. Moore Ave.
Philadelphia, PA, 19122
215-684-4375
www.pha.phila.gov**

* 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 (see pages 61-65).

HOME REPAIRS

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

Basic Systems Repair Program (BSRP)

BSRP provides free repairs to the electrical, plumbing and heating systems of owner-occupied homes in Philadelphia. BSRP may also provide free replacement of a house's roof if major interior damage such as a collapsing ceiling is evident. Resources are limited and there is a lengthy waiting period. Income guidelines apply.

Philadelphia Housing Development Corp.

215-448-2160

www.phdchousing.org

Community Improvements Program

Provides homeowners in Cobbs Creek and Morris Park with exterior home improvements, landscaping, masonry, tree removal and planting, retaining-wall repair, weatherization and heating. Income guidelines apply.

Philadelphia Neighborhood Housing Services

215-476-4205

www.phillynhs.org

Emergency Heater Hotline

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

Energy Coordinating Agency of Philadelphia

215-568-7190

www.ecasavesenergy.org

Low Income Usage Reduction Program (LIURP)

Can help customers lower the amount of gas and electricity used. Installs free weatherization measures and provides conservation education.

PECO Customer Service Center
800-675-0222

www.peco.com/pecores/assistance_prgs/liurp.htm

Senior Housing Assistance Repair Program (SHARP)

Home repairs include replacing exterior doors and locks, rebuilding basement steps, making minor plumbing repairs and replacing electrical switches, outlets and fixtures. Service is offered on a first-come, first-served basis.

Philadelphia Corporation for Aging
215-765-9040

www.pcacares.org

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. Income guidelines apply.

Philadelphia Housing Development Corp.
215-448-2160

www.phdchousing.org

GRANTS TO INDIVIDUALS

Historic Properties Repair Program

Provides grants to owner-occupied units in historic districts for exterior repairs to their homes so that the historic character is maintained. Income guidelines apply.

Preservation Alliance for Greater Philadelphia
215-546-1146 x 2

www.preservationalliance.com

LOANS TO INDIVIDUALS

Access Home Modification Program

Provides mortgage loans to assist persons with disabilities or who have a family member(s) with disabilities living in the household who are purchasing a home that needs accessibility modifications. This program provides a deferred payment loan, with no interest, no monthly payment and no fees. The loan becomes due and payable upon sale, transfer, or non-owner occupancy of the property. Applicants may also apply for any of PHFA's first mortgage programs (see page 18).

Pennsylvania Housing Finance Agency

800-822-1174

717-780-3800

TDD for hearing impaired: 717-780-1869

www.phfa.org

EnergyWorks

EnergyWorks is a comprehensive energy solutions program that helps to make the home a more comfortable, healthy, and cost-effective place to live. EnergyWorks experts help homeowners find ways to reduce their building's energy use, and EnergyWorks' low-interest loans help them pay for the upgrade.

Call to schedule a home energy assessment.

215-609-1052

Homeowner's Emergency Loan Program (HELP)

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

Philadelphia Water Department

215-685-4901

www.phila.gov/water

Keystone Home Energy Loan Program (Keystone HELP)

The Keystone HELP® program provides low-rate loans to Pennsylvania homeowners for ENERGYSTAR® and other qualifying energy-efficiency improvements such as heating and cooling systems, windows, doors, insulation, geothermal and solar systems. Work must be performed by approved contractors/dealers.

**Funded by the Pennsylvania Treasury Department;
administered by AFC First Financial Corp.
888-232-3477
www.KeystoneHELP.com**

Keystone Renovate & Repair Loan (R & R)

PHFA's R & R Loan program is designed to prevent borrowers from becoming victims of unscrupulous lending practices. Borrowers must currently own the house or be in the process of purchasing it. Eligible buyers and owners can borrow up to \$35,000 at a low-interest rate to make renovations to improve the basic livability of their homes as well as repairs to items affecting health, safety, energy efficiency, accessibility and code violations.

**Pennsylvania Housing Finance Agency
800-822-1174
717-780-3800
TDD for hearing impaired: 717-780-1869
www.phfa.org**

Mini-PHIL

This loan is specifically designed for homeowners with less-than-perfect credit. The loan must be used toward home improvements although leftover funds may be used to pay off existing consumer debt. Income guidelines apply. Free counseling is provided by participating housing counseling agencies (see pages 61-65). Homeowners can borrow up to \$10,000 for home repairs and take up to 10 years to repay. Funds can also be used for energy-conservation improvements, emergency repairs and small projects.

**Urban Affairs Coalition
215-851-1854
www.uac.org**

HOME REPAIRS

Philadelphia Home Improvement Loan (PHIL)

Provides no-equity, low-interest home-improvement loans to homeowners through participating lenders. (Rate depends on income.) Borrow up to \$25,000 with up to 20 years to repay.

**Redevelopment Authority
of the City of Philadelphia**
877-4-U-PHILA (877-487-4452)
www.PhilaLoan.com

PHIL-Plus

This loan is specifically designed for homeowners with less-than-perfect credit. The loan must be used toward home improvements although leftover funds may be used to pay off existing consumer debt. Income guidelines apply. Free counseling is provided by participating housing counseling agencies (see pages 61-65). Homeowners can borrow up to \$25,000 for large home repairs and take up to 20 years to repay. Applicants can apply for a one-percent rate reduction after 24 consecutive on-time monthly payments.

Urban Affairs Coalition
215-851-1854
www.uac.org

Purchase Improvement Loan

Homebuyers who qualify for a Keystone Home Loan or a Keystone Home Loan PLUS (see page 18) can purchase and improve/repair a house with one transaction. Eligible buyers may include between \$1,000 and \$15,000 for repairs and/or improvements with a conventional PHFA first mortgage as long as the appraised value supports the cost of repairs. This allows the buyer to make needed repairs without having to take out another loan at a higher rate.

Pennsylvania Housing Finance Agency
800-822-1174
717-780-3800
TDD for hearing impaired: 717-780-1869
www.phfa.org

Revolving Loan Fund

Provides home-improvement loans to homeowners citywide who aren't qualified to borrow from conventional lenders. Maximum amount is \$30,000; maximum term is 20 years; below-market interest rate. Income guidelines apply.

Philadelphia Neighborhood Housing Services

215-476-4205

www.phillynhs.org

LOW-COST MATERIALS

Building Materials Exchange

Provides new and salvaged materials at low cost to low-, moderate- and middle-income homeowners. Free membership allows homeowners to purchase materials up to 75 percent off store prices. Available materials include:

- floor coverings
- kitchen cabinets
- lumber
- mirrors
- paint
- toilets and sinks
- used appliances and other home goods
- windows

Impact Services

215-423-3613

www.impactservices.org

HOUSING COUNSELING

AGENCIES

OHCD funds housing counseling agencies citywide to help homeowners avoid foreclosure, to provide housing counseling for first-time homebuyers and to offer credit repair (see pages 61-65).

Office of Housing and Community Development
215-686-9723

TDD for hearing impaired: 215-686-9803

www.phila.gov/ohcd

FORECLOSURE/MORTGAGE COUNSELING

SaveYourHomePhilly

Provides free counseling for Philadelphia homeowners behind on their mortgage payments and facing foreclosure. Callers receive information and/or referrals to an OHCD-funded housing counseling agency. Hotline operated by Philadelphia Legal Assistance with funding from OHCD.

215-334-HOME (215-334-4663)

www.phila.gov/ohcd

LANDLORD/TENANT PROBLEMS

ASSISTANCE

Tenant Union Representative Network (TURN)

- Handles tenant/landlord problems.
- Sponsors classes on evictions and tenants' rights (call for times).
- Organizes tenant councils.

Tenant Union Representative Network
215-940-3900
www.rturn.net

COMPLAINTS

Fair Housing Commission

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

Fair Housing Commission
City of Philadelphia
215-686-4670
www.phila.gov/fairhousing

Licenses & Inspections Rental Complaints and Inspection Requests

The City's Department of Licenses and Inspections (L&I) handles rental complaint 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
Municipal Services Building
1401 JFK Blvd., 11th Floor
Philadelphia, PA 19102
215-686-2463
www.phila.gov/li**

LEGAL ASSISTANCE

Community Legal Services

Represents low-income tenants in disputes with landlords. Phone calls are accepted Monday through Friday from 9 a.m. - 4:30 p.m. Walk-in assistance for renters of privately-owned property is available Monday and Wednesday 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.

Community Legal Services
www.clsphila.org

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

Law Center North Central:
3638 N. Broad St.
Philadelphia, PA 19140
215-227-2400

LEAD POISONING

INFORMATION

Childhood Lead Poisoning Prevention Program (CLPPP)

The CLPPP provides protection for children at risk for lead poisoning. The primary mission of the CLPPP is to educate community residents about lead poisoning prevention, to identify children at risk for lead poisoning, to analyze and track blood lead screenings and to ensure adequate home assessment and medical follow-up.

Services include:

- Door-to-door outreach and education.
- Free blood testing and diagnosis.
- Home inspections and medical follow-up.
- Poisoning prevention education for new parents, families and groups.
- Automated information line in English, Spanish, Cambodian and Vietnamese (215-685-2797).
- Analysis and tracking of lead poisoning trends.
- Emergency lead abatement.

**Childhood Lead Poisoning Prevention Program
City of Philadelphia
215-685-2788**

Get the Lead Out! Hotline: 215-685-2797

Information in English, Spanish, Cambodian and Vietnamese

**Childhood Lead Poisoning Prevention Program
City of Philadelphia
215-685-2797**

RENTAL ASSISTANCE

GRANTS TO INDIVIDUALS

Emergency Shelter Allowance Program (ESA)

Assists families and individuals who are homeless or near homeless and need financial assistance to prevent eviction or foreclosure to obtain permanent housing or secure temporary shelter.

Once in a 12-month period the program may provide a one-time grant to prevent homelessness. Amount varies depending on circumstances. Income guidelines apply.

Pennsylvania Department of Public Welfare

801 Market St., 5th Floor

Philadelphia, PA 19107

215-560-1976

Mon - Fri from 8 a.m. - 4:30 p.m.

Homelessness Prevention Program

UESF assists individuals and families in rental housing, and those residing in emergency and transitional housing facilities.

Eligible persons may receive payments for rental arrearages and/or future rental payments. Funds may also be used for security deposits and moving/storage costs.

Utility Emergency Services Fund

215-972-5170

www.uesfacts.org

Housing Choice Voucher Program (formerly Section 8)

The Housing Choice Voucher (HCV) Program provides rental opportunities (houses or apartments) for low-income residents in privately owned units throughout the city. Rent subsidy is paid directly to private landlords. As of April 2011, the HCV waiting list is currently closed.

Call the number below to:

- Check the status of an application.
- Learn more about the HCV program.
- Find out how to become a HCV program landlord.

**Philadelphia Housing Authority
Housing Choice Voucher Office
215-684-4300 (follow prompts)**

INFORMATION

HUD Rental Assistance Program

Provides local renting 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
www.espanol.hud.gov**

Philadelphia Housing Authority (PHA)

Call the number below to:

- Check the status of an application.
- Learn more about the HCV program.
- Find out how to become a Housing Choice Voucher program landlord.

**Philadelphia Housing Authority
215-684-4300 (follow prompts)**

RENTAL HOUSING

Individuals should find rental housing through real estate agents, newspaper advertisements, neighborhood postings, word of mouth, etc.

INFORMATION

PAHousingSearch.com

A free, online rental and homeownership service that links people with appropriate housing. Tenants and homebuyers can search by rent, size, location, proximity and more. Listings include market-rate rentals, subsidized housing and special-needs housing.

Pennsylvania Housing Finance Agency
www.PAHousingSearch.com

PUBLIC HOUSING

Conventional Public Housing/ Scattered Sites

PHA provides a variety of different public housing rental opportunities for low-income residents including multi-family housing developments and scattered site properties located throughout the city. Online applications are accepted through the PHA website. Applicants can also apply in-person at the Admissions Office.

Philadelphia Housing Authority
Admissions Office
712 N. 16th St.
Philadelphia, PA 19130
215-684-4300 (follow prompts)
TDD for hearing impaired: 800-654-5984
www.pha.phila.gov
Mon - Fri from 9 a.m. - 2 p.m.

SENIOR CITIZEN PROGRAMS

ASSISTANCE - FEDERAL/STATE PROGRAMS

BenePhilly

Helps low-income elderly Philadelphians eligible for, but not currently receiving, federal and state benefits 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

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

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

Senior Housing Assistance Repair Program (SHARP)

Home repairs include replacing exterior doors and locks, rebuilding basement steps, making minor plumbing repairs and replacing electrical switches, outlets and fixtures. Service is offered on a first-come, first-served basis.

Philadelphia Corporation for Aging

215-765-9040

www.pcacares.org

SENIOR CITIZEN PROGRAMS

GRANTS TO INDIVIDUALS

Emergency Fund for Older Philadelphians

Offers small grants to elderly over age 60 to meet emergency energy, food, housing and medical needs. This program is a last resort. All other resources must be exhausted.

Provides assistance to low-income applicants over age 60 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 CRISIS (see page 42), LIHEAP (see page 42) and/or UESF (see page 43).

Referrals are accepted only from recognized social agencies and the clergy.

Philadelphia Corporation for Aging
215-765-9040
www.pcacares.org

INFORMATION

Center for Advocacy for the Rights and Interests of the Elderly (CARIE)

Provides information and referrals, including housing and social services.

215-545-5728
www.carie.org

PCA Helpline

Provides listings of senior housing.

Philadelphia Corporation for Aging
215-765-9040
www.pcacares.org

LEGAL SERVICES

SeniorLAW Center

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

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

REBATES

Property Tax/Rent Rebates

To qualify, you must be a senior citizen and 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, aged 50 or older; been permanently disabled, aged 18 or older; during all or part of the previous year. Income guidelines apply. Proof of ownership or rent paid is required.

Philadelphia Corporation for Aging
215-765-9040
www.pcacares.org

REVERSE MORTGAGES

Reverse Mortgages and Reverse Mortgage Counseling

Senior homeowners (aged 62 and older) can use the equity they have built up in their home as collateral for a low-interest loan called a reverse mortgage. The home must be owned free and clear or have a mortgage balance that is no more than approximately 65 percent of the home's value. The loan does not have to be repaid until the last surviving homeowner permanently moves out of the home or passes away. There are no income or credit requirements for a reverse mortgage.

Counseling is required. HUD certifies housing counselors to give homeowners impartial education about reverse mortgages. There is a \$125 fee for counseling.

**U. S. Department of Housing and Urban
Development**
866-698-6322
http://www.reversemortgageguides.org/reverse_mortgage/counseling

SENIOR RENTAL HOUSING

HUD Rental Assistance Program

Provides local renting 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

www.espanol.hud.gov

PHA Senior Housing

PHA has designated several senior citizens-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 web site.

Philadelphia Housing Authority

215-684-4000

www.pha.phila.gov

PHA operates three senior centers that provide many services and assist seniors with daily activities. The centers offer balanced meals and dance, aerobic and walking classes to help keep seniors healthy and active. The senior centers also entertain residents by presenting movies, playing music, and taking trips around the city. PHA and Philadelphia Corporation for Aging pay for all services provided, allowing seniors to enjoy these comforts at no cost. Centers are open to PHA seniors and seniors in the community.

Philadelphia Housing Authority

Eldercare Initiative

215-684-1183

SPECIAL-NEEDS HOUSING

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

HOUSING

Women Against Abuse

Operates the only shelter in Philadelphia exclusively for victims 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 victims. The program provides family apartments for women and their children for up to 24 months.

Women Against Abuse
215-386-1280
www.womenagainstabuse.org

INFORMATION

ActionAIDS

Works to prevent homelessness and promotes economic and social self-reliance among individuals with HIV. Services include counseling and support, education and access to stable, safe and affordable housing.

ActionAIDS

215-981-0088

<http://actionaids.org>

Housing and Disability Technical Assistance Program (TAP)

Funded by OHCD, this program provides current information on accessible housing, fair-housing laws and regulations, financial and technical resources, model projects and issues related to housing for people with disabilities in Philadelphia.

The *Home Finder*, a feature of www.newsontap.org, provides information on available accessible units.

The *Philly Primer* is a housing resource guide for people with disabilities.

Diana T. Myers and Associates, Inc.

215-576-1150, x 4

www.newsontap.org

Liberty Resources, Inc.

Advocates and promotes Independent Living for persons with disabilities.

215-634-2000

www.libertyresources.org

LOANS TO INDIVIDUALS

Access Downpayment and Closing Cost Assistance Program

Provides mortgage loans to assist persons with disabilities or who have a family member(s) with disabilities living in the household who are purchasing homes and need downpayment and closing cost assistance. This program provides a deferred payment loan, with no interest. The loan becomes due and payable upon sale, transfer, or non-owner

occupancy of the property. Applicants must also need a PHFA Access Home Modification Program loan (see below).

Pennsylvania Housing Finance Agency

800-822-1174

717-780-3800

TDD for hearing impaired: 717-780-1869

www.phfa.org

Access Home Modification Program

Provides mortgage loans to assist homebuyers with disabilities or who have a family member(s) with disabilities living in the household who are purchasing a home that needs accessibility modifications. This program provides a deferred payment loan, with no interest, no monthly payment and no fees. The loan becomes due and payable upon sale, transfer, or non-owner occupancy of the property. Applicants may also apply for any of PHFA's first mortgage programs (see page 18).

Pennsylvania Housing Finance Agency

800-822-1174

717-780-3800

TDD for hearing impaired: 717-780-1869

www.phfa.org

REBATES

Property Tax/Rent Rebates

To qualify, you must be a senior citizen and 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, aged 50 or older; been permanently disabled, aged 18 or older; during all or part of the previous year. Income guidelines apply. Proof of ownership or rent paid is required.

Philadelphia Corporation for Aging

215-765-9040

www.pcacares.org

TAX ABATEMENT

HOMEOWNERS

Property Tax Abatement Program

Allows a 10-year exemption from paying taxes on the increased value of a renovated house. No limit to the cost of improvements. Renovations require a building permit (e.g. installing a deck, adding a bathroom). All taxes must be current to the Department of Revenue to take advantage of this program.

**Office of Property Assessment
City of Philadelphia
601 Walnut St., Suite 300
Philadelphia, PA 19106
215-686-9270
<http://opa.phila.gov>**

UTILITIES ASSISTANCE

Additional programs in the section on Home Repairs include emergency heater repair and repair or replacement of utility systems (see pages 20-25).

FINANCIAL ASSISTANCE

CAP Rate

Offers four discounted residential rates for low-income customers. Percentage of discount is based on gross household income of customer.

PECO

Customer Service Center

800-774-7040

www.peco.com/pecores/assistance_prgs/cap_rate.htm

Conservation Works Program (CWP)

Reduces energy usage and helps make energy bills affordable for low-income households. Targeted to those gas-heating customers whose usage is average or above-average and who are enrolled in PGW's Customer Responsibility Program (CRP) (see below). All CRP participants are automatically placed on a CWP waiting list and are contacted when their account is selected. No additional application is necessary.

Philadelphia Gas Works

215-235-1000

www.pgworks.com

Customer Responsibility Program (CRP)

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

UTILITIES ASSISTANCE

Emergency Fuel Assistance Program (CRISIS)

Helps homeowners and tenants pay for heating, including oil deliveries. Applicant must be without oil, without service or at risk of termination of service.

Energy Coordinating Agency of Philadelphia
215-587-0060
www.ecasavesenergy.org

Emergency Fund for Older Philadelphians

Provides assistance to low-income applicants aged 60 and over who have a utility shut-off or whose utilities will be shut off in five working days or less. Also delivers heating oil to eligible clients whose supply is depleted or near exhaustion. Applicant must have first applied to CRISIS (see above), LIHEAP (see below) and/or UESF (see page 43). Referrals are accepted only from recognized social agencies and the clergy.

Philadelphia Corporation for Aging
215-765-9040
www.pcacares.org

LIHEAP Grant

Helps low-income homeowners and renters pay their heating bills. Applications are available seasonally and are sent automatically to the previous year's clients. Please check website or call hotline for deadlines. New applicants should call the hotline or apply at a Neighborhood Energy Center (see page 44).

Low-Income Home Energy Assistance Program
866-857-7095
TDD for hearing impaired: 800-451-5886
www.dpw.state.pa.us/ServicesPrograms/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/pecores/assistance_prgs/meaf.htm

UESF Emergency Grant

Helps pay heat-related bills. Applicant must have a shut-off notice or no service. Applicant must have applied for and exhausted all governmental energy assistance programs available (CRISIS and LIHEAP, see page 42). Must meet income guidelines.

Utility Emergency Services Fund

215-972-5170

www.uesfacts.org

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 outstanding bill in full. Income guidelines apply.

Water Revenue Bureau

215-686-6880

www.phila.gov/waterrev

INFORMATION

Customer Assistance Referral and Evaluation Services (CARES)

Provides support and direction to help customers who have temporary personal or financial hardships pay their utility bills.

PECO

Customer Service Center

800-774-7040

www.peco.com/pecores/assistance_prgrs/cares.htm

Philadelphia Gas Works

215-235-1000

www.pgworks.com

UTILITIES ASSISTANCE

Neighborhood Energy Centers

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

Energy services include:

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

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

Energy Coordinating Agency of Philadelphia

215-988-0929

www.ecasavesenergy.org

VACANT PROPERTIES/ VACANT LOTS

DEVELOPER SUBSIDY

Homeownership Rehabilitation Program (HRP)

Provides developers with a subsidy for the rehabilitation of vacant houses to be sold to eligible homebuyers. Developer must provide financing for acquisition and rehabilitation of property; subsidy is paid upon completion and sale of property.

Philadelphia Housing Development Corp.
215-448-3072
www.phdchousing.org

PURCHASE LAND/PROPERTY

Redevelopment Authority of the City of Philadelphia

Maintains a list of properties available for purchase on its website.

215-854-6500
<http://www.phila.gov/RDA.PropertyInventory/web>

Vacant Property Review Committee

The Vacant Property Review Committee, a City Council subcommittee, manages the process by which City-owned properties and land are conveyed to eligible applicants. Its administrative functions are centralized at OHCD. An application form and related documents can be downloaded from OHCD's website.

Office of Housing and Community Development
215-209-8612
www.phila.gov/ohcd/acquisition.htm

VACANT PROPERTIES/VACANT LOTS

Philadelphia Housing Development Corp. (PHDC)

To apply for properties owned by the Philadelphia Housing Development Corp., fill out an "Expression of Interest" form (available in English and Spanish) at the receptionist desk, 1234 Market St., 17th Floor or download it from www.phdchousing.org/forms.htm.

Philadelphia Housing Development Corp.
215-448-3000
www.phdchousing.org

Philadelphia Industrial Development Corp. (PIDC)

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

Philadelphia Industrial Development Corp.
215-496-8020
www.pidc-pa.org

Public Property, City of Philadelphia

Public Property sells City-owned property at public auction from time to time.

Public Property
City of Philadelphia
215-686-4443
www.phila.gov/property

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

Provides a listing of available HUD houses as well as index information for deeds and other documents. Fees apply.

U.S. Department of Housing and Urban Development
215-656-0500
www.hud.gov
www.espanol.hud.gov

HOUSING Q & A

HOMEOWNERS

How Do I Determine The Appraised Value of a House?

You will need to hire an appraiser to conduct an appraisal. Companies are listed in the phone book and on the Web.

How Do I Find Out About Back Taxes on a Property?

Obtain this information by visiting the Revenue Department's website at www.phila.gov/revenue and click on the link Real Estate Tax Balances/Payments. If you do not have access to a computer, they are available at the Free Library of Philadelphia.

How Can I Have The Name Changed on a Deed if The Person is Deceased? How Do I Transfer a Deed?

In order to change or transfer the deed to a property owned by a deceased person, the estate must first be probated. You must go to the Register of Wills, Room 180 City Hall. Fees are assessed based on the value of the estate. For more information, call 215-686-6250 or visit <http://secureprod.phila.gov/wills>

How Can I Get a Copy of my Deed?

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

How Can I Receive Help if a Demolished Property Has Made my House Structurally Weak?

Licenses and Inspections (L&I) operates a Complaint Hotline handling issues such as dangerous buildings. L&I will

HOUSING Q & A

send an inspector to the property to determine the damage and may issue a citation to the responsible party.

215-686-2463

INFORMATION FOR DEVELOPERS

How Do I Get My Company Certified as a Minority-, Woman- or Disabled-Owned Business?

Office of Economic Opportunity

City of Philadelphia

1515 Arch St., 12th Floor

Philadelphia, PA 19102

http://mbec.phila.gov/home/certification_a.asp

Provides a list of certifying agencies on its website.

How Do I Find a Minority-, Woman- or Disabled-Owned Business to Serve as a Subcontractor?

Office of Economic Opportunity

City of Philadelphia

1515 Arch St., 12th Floor

Philadelphia, PA 19102

<http://mbec.phila.gov/home/directory.asp>

Maintains a database of certified minority-, woman- and disabled-owned businesses.

How Do I Get Prequalified to Do Home Repair Work For PHDC?

Office of Housing and Community Development

Compliance Department

1234 Market St., 16th Floor

Philadelphia, PA 19107

215-683-3006

www.phila.gov/ohcd

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

How Do I Write a Proposal For Funds?

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 in the "Legal Notices" section of the *Philadelphia Daily News* and on the following sites:

www.phila.gov/ohcd/rfps.htm

www.phdchousing.org/rfps.htm

www.phila.gov/rda/rfps.htm

www.phila.gov/rfp

How Do I Get Placed on the RFP Mailing List for OHCD, PHDC and RDA?

Organizations interested in being added to the RFP mailing lists of OHCD, PHDC and RDA should submit their name, address and activity for which funding is sought to:

Office of Housing and Community Development

Policy and Planning Department

1234 Market St., 17th Floor

Philadelphia, PA 19107

215-686-9774

Philadelphia Housing Development Corp.

1234 Market St., 17th Floor

Philadelphia, PA 19107

215-448-3173

Redevelopment Authority

of the City of Philadelphia

1234 Market St., 16th Floor

Philadelphia, PA 19107

215-854-6500

How Do I Start a Nonprofit Group?

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

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. Also provides free legal assistance 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 2125

www.communityaccountants.org

Provides free accounting assistance to nonprofits.

How Can a Nonprofit Group Receive Funding from the Office of Housing and Community Development (OHCD)?

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 (housing counseling, neighborhood planning, community outreach, commercial development). Administrative support means funding for staff and overhead costs directly related to the contracted activities.

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

INFORMATION ON A PROPERTY

How Do I Find Out Who Owns a Property In Philadelphia?

Office of Property Assessment
City of Philadelphia
601 Walnut St., Suite 300 West
Philadelphia, PA 19106
215-686-6031 (automated property information)
<http://opa.phila.gov>

Ownership of a property is provided on the website.

Department of Records
City of Philadelphia
Room 154 City Hall (Reading Room)
Philadelphia, PA 19107
www.phila.gov/records
Mon - Fri from 8 a.m. – 2 p.m.

Information is not given out over the phone. You must visit the department or mail a request. Research is free but fees are charged for copies. For instructions, call 215-686-2292.

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 by calling 215-686-6031 or on their website at <http://opa.phila.gov>.

How Do I Find Out The Zoning For a Property or Lot?

Department of Records
City of Philadelphia
Room 156 City Hall
Philadelphia, PA 19107
215-686-2260
<http://citymaps.phila.gov/ParcelExplorer>

Access parcel data including maps, measurements and history. A daily or monthly subscription fee is charged.

HOUSING Q & A

Licenses & Inspections

City of Philadelphia

Municipal Services Building

1401 JFK Blvd., Concourse Level

Philadelphia, PA 19102

215-686-2448

<http://citymaps.phila.gov/zoning>

View property zoning, measurements and overlay maps as well as access a link to the Philadelphia Zoning Code.

AGENCY DIRECTORY

American Red Cross

23rd & Chestnut Streets
Philadelphia, PA 19103
215-299-4889
www.redcross-philly.org

Apple Tree Family Center

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

Board of Revision of Taxes

City of Philadelphia

601 Walnut St., Suite 300 West
Philadelphia, PA 19106
215-686-4334
<http://brtweb.phila.gov>

Center for Advocacy for the Rights and Interests of the Elderly

100 S. Broad St., 1500 Land Title Building
Philadelphia, PA 19110
215-545-5728
www.carie.org

Childhood Lead Poisoning Prevention Program

City of Philadelphia

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 2125
www.communityaccountants.org

Community Legal Services

1424 Chestnut St., 5th Floor
Philadelphia, PA 19102
215-981-3700
www.clsphila.org

AGENCY DIRECTORY

Covenant House Crisis Center

31 E. Armat St.
Philadelphia, PA 19144
215-951-5411
www.covenanthousepa.org

Department of Records City of Philadelphia

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

Diana T. Myers and Associates, Inc.

6 S. Easton Rd.
Glenside, PA 19038
215-576-1150 x 4
www.newsontap.org

Eliza Shirley House

1320 Arch St.
Philadelphia, PA 19107
215-568-5111

Energy Coordinating Agency of Philadelphia

1924 Arch St.
Philadelphia, PA 19103
215-988-0929
www.ecasavesenergy.org

Fair Housing Commission City of Philadelphia

601 Walnut St., Suite 300 South
Philadelphia, PA 19106
215-686-4670
www.phila.gov/fairhousing

Gloria's Place

3902 Spring Garden St.
Philadelphia, PA 19104
215-382-7523, ext. 210 or 211 (Must call first)
www.pec-cares.org

Impact Services Building Materials Exchange

111 W. Erie Ave.
Philadelphia, PA 19140
215-423-3613
www.impactservices.org

**Interfaith Hospitality Network of Northwest
Philadelphia**

7047 Germantown Ave.
Philadelphia, PA 19119
215-247-4663

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

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

Liberty Resources, Inc.

714 Market St., Suite 100
Philadelphia, PA 19106
215-634-2000
www.libertyresources.org/

**Licenses & Inspections
City of Philadelphia**

Municipal Services Building
1401 JFK Blvd., Concourse Level
Philadelphia, PA 19102
215-686-2463
www.phila.gov/li

Lutheran Settlement House

25 S. 43rd St.
Philadelphia, PA 19104
215-387-2587
www.lutheransettlement.org

Mercy Hospice

334 S. 13th St.
Philadelphia, PA 19107
215-545-5153

**Neighborhood Economic Development/
Department of Commerce
City of Philadelphia**

1515 Arch St., 12th Floor
Philadelphia, PA 19102
215-683-2157
www.phila.gov/commerce

AGENCY DIRECTORY

Office of Economic Opportunity City of Philadelphia

1515 Arch St., 12th Floor
Philadelphia, PA 19102
215-683-2000
<http://oeo.phila.gov>

Office of Housing and Community Development

1234 Market St., 17th Floor
Philadelphia, PA 19107
215-686-9749
www.phila.gov/ohcd

Office of Property Assessment City of Philadelphia

601 Walnut St., Suite 300 West
Philadelphia, PA 19106
215-686-6031
<http://opa.phila.gov>

Office of Supportive Housing City of Philadelphia

1401 JFK Blvd., 10th Floor
Philadelphia, PA 19102
215-686-7150
www.phila.gov/osh

Emergency/Relocation Services
5252 N. 13th St.
Philadelphia, PA 19141
215-685-9087

PathWaysPA

4911 Walnut St
Philadelphia, PA 19139
215-921-9672
<http://pathwayspa.org>

PECO

Customer Service Center
2301 Market St.
Philadelphia, PA 19103
800-494-4000
www.peco.com

Pennsylvania Department of Public Welfare

801 Market St., 5th Floor
Philadelphia, PA 19107
215-560-1976
www.dpw.state.pa.us/

Pennsylvania Housing Finance Agency

211 N. Front St.
Harrisburg, PA 17101
800-822-1174
717-780-3800
www.phfa.org

**Philadelphia Association of Community
Development Corporations**

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

Philadelphia Corporation for Aging

642 N. Broad St.
Philadelphia, PA 19130-3409
215-765-9000
www.pcacares.org

Philadelphia Gas Works

1800 N. 9th St.
Philadelphia, PA 19122
215-235-1000
www.pgworks.com

Philadelphia Housing Authority

12 S. 23rd St.
Philadelphia, PA 19103
215-684-4000
www.pha.phila.gov

PHA Admissions Office
712 N. 16th St.
Philadelphia, PA 19130
215-684-4300

PHA Eldercare Initiative
215-684-1183

PHA Housing Choice Voucher Office
2850 Germantown Ave.
Philadelphia, PA 19133
215-684-4370

PHA Homeownership Division
615 Cecil B. Moore Ave.
Philadelphia, PA 19122
215-684-4375

AGENCY DIRECTORY

Philadelphia Housing Development Corp.

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

Philadelphia Industrial Development Corp.

2600 Centre Square West
1500 Market St.
Philadelphia, PA 19102
215-496-8020
www.pidc-pa.org

Philadelphia Neighborhood Housing Services

5234 Chestnut St.
Philadelphia, PA 19139
215-476-4205
www.phillynhs.org

Preservation Alliance for Greater Philadelphia

1616 Walnut St., Suite 1620
Philadelphia, PA 19103
215-546-1146
www.preservationalliance.com

Public Property

City of Philadelphia

215-686-4443
www.phila.gov/property

Red Shield Family Residence

715 N. Broad St.
Philadelphia, PA 19123
215-787-2887

Redevelopment Authority of the City of Philadelphia

1234 Market St., 16th Floor
Philadelphia, PA 19107
215-854-6500
www.phila.gov/rda

Regional Housing Legal Services

2 S. Easton Rd.
Glenside, PA 19038
215-572-7300
www.rhls.org

Ridge Avenue Center

1360 Ridge Ave.
Philadelphia, PA 19123
215-236-0909

St. John's Hospice – Coffee House

1221 Race St.
Philadelphia, PA 19107
215-563-7763
www.saintjohnshospice.org

Salvation Army

701 N. Broad St.
Philadelphia, PA 19123
215-787-2821
www.salvationarmypendel.org

Salvation Army - Tabernacle Corps

3150 N. Mascher St.
Philadelphia, PA 19133
215-423-9300

SeniorLAW Center

100 S. Broad St., Suite 1810
Philadelphia, PA 19110
215-988-1244
<http://seniorlawcenter.org>

Sheriff Sales

City of Philadelphia

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

Tenant Union Representative Network

1315 Walnut St., 3rd Floor
Philadelphia, PA 19107
215-940-3900
www.rturn.net

**U. S. Department of Housing and
Urban Development**

Wanamaker Building
100 Penn Square East, 11th Floor
Philadelphia, PA 19107
215-656-0500
www.hud.gov
www.espanol.hud.gov

AGENCY DIRECTORY

United Way of Southeastern Pennsylvania

7 Benjamin Franklin Parkway
Philadelphia, PA 19103
215-665-2500
www.uwsepa.org

Urban Affairs Coalition

1207 Chestnut St., 7th Floor
Philadelphia, PA 19107
215-851-0110
www.uac.org

Utility Emergency Services Fund

One Penn Center at Suburban Station
1617 JFK Blvd., Suite 490
Philadelphia, PA 19103
215-972-5170
www.uesfacts.org

Water Department

City of Philadelphia

1101 Market St., 3rd Floor
Philadelphia, PA 19107
215-685-4901
www.phila.gov/water

Water Revenue Bureau

City of Philadelphia

Municipal Services Building
1401 JFK Blvd., Concourse Level
Philadelphia, PA 19102
215-686-6880
www.phila.gov/waterrev

Women Against Abuse

100 S. Broad St., Suite 1341
Philadelphia, PA 19110
215-386-1280
www.womenagainstabuse.org

Youth Emergency Service

1526 Fairmount Ave.
Philadelphia, PA 19130
215-787-0633
Runaway Youth Program (RYP) 1-800-371-7233
www.ysi.org

HOUSING COUNSELING AGENCIES

The Office 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.

ActionAIDS**

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

Affordable Housing Center of Pennsylvania

846 N. Broad St.
Philadelphia, PA 19134
215-765-1221
www.ahcoa.org/offices.cfm

Asociación Puertorriqueños en Marcha (APM)

600 W. Diamond St.
Philadelphia, PA 19122
215-235-6070
www.apmphila.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
www.centerinthepark.org

Concilio

705-709 N. Franklin St.
Philadelphia, PA 19123
215-627-3100
<http://elconcilio.net>

HOUSING COUNSELING AGENCIES

Congreso de Latinos Unidos

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

Consumer Credit Counseling Service of Delaware Valley

1608 Walnut St., 10th Floor
Philadelphia, PA 19103
215-563-5665
www.cccsdv.org

Diversified Community Services (Dixon House)

1920 S. 20th St.
Philadelphia, PA 19145
215-336-3511, 5505
www.dcsphila.org

Hispanic Association of Contractors & Enterprises (HACE): Central Office

167 W. Allegheny Ave., Suite 200
Philadelphia, PA 19140
215-426-8025
www.hacecdc.org

HACE: Frankford Office

4915 Frankford Ave.
Philadelphia, PA 19124
215-437-7867
www.hacecdc.org

Housing Association of Delaware Valley Counseling Site Office

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

Intercommunity Action (Senior Center)*

6012 Ridge Ave.
Philadelphia, PA 19128
215-487-0914
www.journeys-way.org

HOUSING COUNSELING AGENCIES

Intercultural Family Services

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

Korean Community Development Services Center†

6055 N. 5th St.
Philadelphia, PA 19120
215-276-8830
www.koreancenter.org

Liberty Resources

714 Market St., Suite 100
Philadelphia, PA 19106
215-634-2000
www.libertyresources.org

Mt. Airy USA

6703 Germantown Ave., Suite 200
Philadelphia, PA 19119
215-844-6021
www.mtairyusa.org

New Kensington CDC

2513-15 Frankford Ave.
Philadelphia, PA 19125
215-427-0350
www.nkcdc.org

Norris Square Civic Association

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

(Agencies subject to change)

* No Settlement Grant counseling

** No anti-predatory lending, mortgage foreclosure prevention or Settlement Grant counseling

† Not wheelchair accessible

HOUSING COUNSELING AGENCIES

Northwest Counseling Service†

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

Nueva Esperanza

4261 N. 5th St.
Philadelphia, PA 19140
215-324-0746
www.nueva.org

Philadelphia Council for Community Advancement

1617 JFK Blvd., Suite 1550
Philadelphia, PA 19103
215-567-7803
www.philapcca.org

Philadelphia Neighborhood Housing Services**

5234 Chestnut St.
Philadelphia, PA 19139
215-476-4205
www.phillynhs.org

Philadelphia Senior Center*

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

Southwest CDC

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

Tenant Union Representative Network**

1315 Walnut St., 3rd Floor
Philadelphia, PA 19107
215-940-3900
www.rturn.net

The Partnership CDC

4027 Market St.
Philadelphia, PA 19104
215-307-4917
www.thepartnershipcdc.org

HOUSING COUNSELING AGENCIES

Unemployment Information Center*

112 N. Broad St., 11th Floor
Philadelphia, PA 19102
215-557-0822
www.philaup.org

United Communities Southeast Philadelphia†

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

Urban League of Philadelphia

121 S. Broad St., 9th Floor
Philadelphia, PA 19107
215-985-3220
www.urbanleaguephila.org

West Oak Lane CDC

7300-02 Ogontz Ave.
Philadelphia, PA 19138
215-224-0880

(Agencies subject to change)

* No Settlement Grant counseling

** No anti-predatory lending, mortgage foreclosure prevention or Settlement Grant counseling

† Not wheelchair accessible

NEIGHBORHOOD ADVISORY COMMITTEES

The Office 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 CDC/NAC

21 S. 61st St.
Philadelphia, PA 19139
215-748-8750
www.achieveability.org

Allegheny West Foundation NAC[†]

2330 W. Allegheny Ave.
Philadelphia, PA 19132
215-226-0130
www.awest.org

Carroll Park Community Council[†]

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

Diversified Community Services (Dixon House)

1920 S. 20th St.
Philadelphia, PA 19145
215-336-3511, 5505
www.dcsphila.org

Grays Ferry Community Council

1501 S. 29th St.
Philadelphia, PA 19146
215-336-5005
www.graysferrycc.org

NEIGHBORHOOD ADVISORY COMMITTEES

Greater Brewerytown CDC†

3000A W. Master St.
Philadelphia, PA 19121
215-769-5220
www.brewerytowncdc.org

Hunting Park NAC

3760 N. Delhi St.
Philadelphia, PA 19140
215-225-5560
<http://huntingpark.org>

Kensington Area NAC

2423 E. Allegheny Ave.
Philadelphia, PA 19134
215-426-6862
www.nkcdc.org

Kensington South NAC

1301 N. 2nd St.
Philadelphia, PA 19122
215-427-3463
www.ksnac.org

Logan CDC

5325 Old York Road, Suite 217
Philadelphia, PA 19141
215-457-3014
<http://logancdc.wordpress.com>

New Kensington CDC/NAC

2513-15 Frankford Ave.
Philadelphia, PA 19125
215-427-0350
www.nkcdc.org

Nicetown CDC

4300 Germantown Ave.
Philadelphia, PA 19140
215-324-9772
www.nicetowncdc.org

† Not wheelchair accessible

NEIGHBORHOOD ADVISORY COMMITTEES

Norris Square Civic Association

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

Pennsport Civic Association[†]

1837 S. 2nd St.
Philadelphia, PA 19148
215-462-9764
www.pennsportcivic.org

South Philadelphia H.O.M.E.S. Inc.[†]

1444 Point Breeze Ave.
Philadelphia, PA 19146
215-334-4430
www.sphinc.com

Southwest CDC

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

Strawberry Mansion Neighborhood Action Center[†]

2829 W. Diamond St.
Philadelphia, PA 19121
215-235-7505

The Partnership CDC

4020 Market St., Suite 100
Philadelphia, PA 19104
215-662-1612
www.thepartnershipcdc.org

United Communities CDC[†]

2029 S. 8th St.
Philadelphia, PA 19148
215-467-5136
www.ucsep.org

West Poplar NAC[†]

1204 Melon St.
Philadelphia, PA 19123
215-765-0960
www.myspace.com/thewestpoplarnac

NEIGHBORHOOD ADVISORY COMMITTEES

Whitman Community Council†

2455 S. 3rd St.
Philadelphia, PA 19148
215-468-4056

Wister Neighborhood Council

5007 Germantown Ave.
Philadelphia, PA 19144
215-843-6565
<http://wisterneighborhoodcouncil.cfsites.org>

† Not wheelchair accessible

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Office of Housing and Community Development

1234 Market St., 17th Floor
Philadelphia, PA 19107
www.phila.gov/ohcd
Deborah McColloch, Director

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.

City of Philadelphia
Michael A. Nutter, Mayor