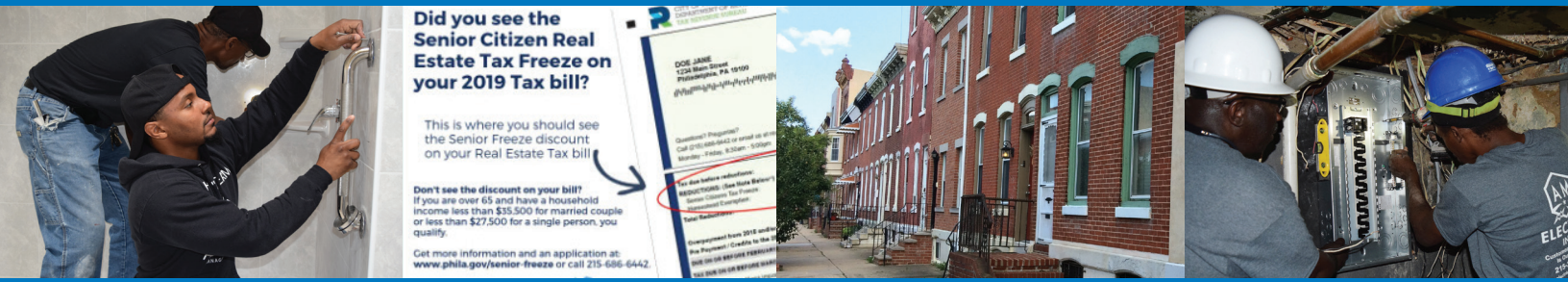


# Housing is Important!



## The City of Philadelphia Can Help You:

- Buy a Home
- Avoid Foreclosure
- Make Home Repairs
- Afford Property Taxes

### Home Purchase and Repair

- **Philly First Home\*** – Down payment and closing cost help for first-time homebuyers; [www.phila.gov/dhcd](http://www.phila.gov/dhcd) or 215-686-9749
- **Restore, Repair, Renew\*** – Low-interest loans for home repair; [www.phdcphila.org](http://www.phdcphila.org) or 215-686-9749
- **Basic Systems Repair Program\*** – Free repairs to fix roofing and major home systems emergencies; [www.phdcphila.org](http://www.phdcphila.org) or 215-448-2160
- **Weatherization Assistance Program\*** – Free energy-efficiency improvements to homes and apartments; [www.phdcphila.org](http://www.phdcphila.org) or 215-448-2160
- **Adaptive Modifications Program\*** – Free adaptations to give people with disabilities easier access to and mobility within the home; [www.phdcphila.org](http://www.phdcphila.org) or 215-448-2160
- **Heater Hotline\*** – Free emergency repairs to heaters; [www.ecasavesenergy.org](http://www.ecasavesenergy.org) or 215-568-7190
- **Foreclosure Prevention** – Free help for homeowners facing foreclosure; [www.saveyourhomephilly.org](http://www.saveyourhomephilly.org) or 215-334-4663
- **Housing Counseling** – Advice on housing issues for homeowners and tenants; [www.phila.gov/dhcd](http://www.phila.gov/dhcd) or 215-686-9749
- **Financial Empowerment Centers** – Free financial counseling, including for residents facing eviction, seeking housing, or planning for homeownership; [www.phila.gov/fe](http://www.phila.gov/fe) or 1-855-346-7445.

### Need more help?

Visit [www.phila.gov/dhcd/neighborhood-resources](http://www.phila.gov/dhcd/neighborhood-resources) or 215-686-9749

\*Income and other guidelines apply.

### Tax Relief

- **Homestead Exemption** – Save about \$629 on your annual property tax bill; [www.phila.gov/homestead](http://www.phila.gov/homestead) or 215-686-9200
- **Owner-Occupied Real Estate Tax Payment Agreement (OOPA)** – Make affordable monthly payments on property taxes that are past due; [www.phila.gov/oopa](http://www.phila.gov/oopa) or 215-686-6442
- **Low-Income Senior Citizen Real Estate Tax Freeze\*** – Freeze Real Estate taxes for income- and age-eligible homeowners; [www.phila.gov/senior-freeze](http://www.phila.gov/senior-freeze) or 215-686-6442
- **Longtime Owner Occupants Program (LOOP)\*** – Freeze your property assessment if it rose by 50% or more (minus homestead) in one year and you've lived in your house for at least ten years; [www.phila.gov/loop](http://www.phila.gov/loop) or 215-686-9200
- **Real Estate Tax Installment Plan\*** – Monthly payment plans for senior citizens and eligible low-income homeowners; [www.phila.gov/revenue/installment-plan](http://www.phila.gov/revenue/installment-plan) or 215-686-6442
- **Real Estate Tax Deferral Program\*** – Defer property tax increases of more than 15 percent until the property is transferred or sold; [www.phila.gov/real-estate-relief](http://www.phila.gov/real-estate-relief) or 215-686-6442
- **Catastrophic Loss-Related Property Assessment\*** – Reduce property assessment for properties that have lost 50 percent or more of their value due to fire or natural disaster; <https://www.phila.gov/OPA/AbatementsExemptions/Pages/CatastrophicLoss.aspx> or 215-686-6488
- **Real Estate Tax Credit for Active Duty** – Provides a tax credit for active military members called to duty outside of Pennsylvania; [www.phila.gov/revenue/active-duty-tax-credit](http://www.phila.gov/revenue/active-duty-tax-credit) or 215-686-6442