



Housing Counseling

Division of Housing and Community Development

What is Housing Counseling?

Buying a home is the most expensive and long-term investment you'll ever make. Housing counseling prepares you for homeownership by helping you understand the responsibilities of purchasing and owning a home. Currently, more than 25 housing counseling agencies offer free counseling services to first-time buyers and owners of homes in the City of Philadelphia. Eligibility requirements apply.

What types of services are provided?

Professionally trained housing counselors at each agency conduct free group and individual counseling sessions on homeownership topics such as:

- ◆ Mortgage foreclosure prevention
- ◆ Personal credit repair and credit maintenance
- ◆ Money management through budgeting
- ◆ Rights and responsibilities of homeowners
- ◆ The mortgage application and purchase process
- ◆ Financial assistance programs
- ◆ Home maintenance
- ◆ Real estate tax issues

Is housing counseling available after purchase?

Yes, most housing counseling agencies offer free services after you buy a home including:

- ◆ Mortgage delinquency and default counseling
- ◆ Foreclosure prevention and intervention counseling
- ◆ Identifying and avoiding predatory lending practices

Who is eligible?

To be eligible for free housing counseling, you must live in Philadelphia or be moving to Philadelphia.

How do I apply?

Contact one of the housing counseling agencies listed on the back. Before you call, collect the following information so you can give it to the housing counselor:

- ◆ Amount of total annual household income
- ◆ Source of that income (employment, SSI, DPA, etc.)
- ◆ Number of people in your household

FREE foreclosure prevention assistance

Are you facing foreclosure due to unpaid mortgage, unpaid property taxes and other City liens, or problems with your reverse mortgage? Free foreclosure counseling is available to all Philadelphia homeowners facing foreclosure on their primary residence. There are no income requirements.

Call **215-334-HOME (4663)** to get a legal consultation and housing counseling that can help you save your home.

FREE eviction prevention assistance

The City of Philadelphia wants evictions to be as rare as possible. Prior to filing to evict a tenant, landlords must participate in the City's Eviction Diversion Program (<https://eviction-diversion.phila.gov/#/>). This program helps landlords and tenants reach an agreement that works for both parties. It helps tenants avoid evictions and life disruptions, and landlords avoid vacancies and other costs.

Assistance to tenants is also available. Get help at phillytenant.org or by calling 267-443-2500.

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

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



Department of
Planning and Development
CITY OF PHILADELPHIA



City of
Philadelphia

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It is the policy of the City of Philadelphia to provide services without regard to age, ancestry, color, disability, domestic or sexual victim status, ethnicity, familial status, gender identity, marital status, national origin, race, religion, retaliation, sex, sexual orientation or source of income.

Housing Counseling Agencies

Affordable Housing Centers of Pennsylvania

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

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

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

Asociación Puertorriqueños en Marcha (APM) * ♦

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

Center in the Park (Senior Center) * ♦

5818 Germantown Ave.
Phila., PA 19144
215-848-7722
www.centerinthepark.org

Clarifi

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

Congreso de Latinos Unidos * ♦

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

Esperanza

4261 N. 5th St.
Phila., PA 19140
215-324-0746
www.esperanza.us

Greater Philadelphia Asian Social Service Center (GPASS) * ♦

4943 N. 5th St.
Phila., PA 19120
215-456-1662
www.gpasspa.org

Greater Philadelphia Community Alliance (GPCA) * ♦

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

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

HACE: Central Office * ♦

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

HACE: Frankford Office ♦

4907 Frankford Ave.
Phila., PA 19124
215-437-7867
www.hacecdc.org

Intercommunity Action (Senior Center) * ♦

403 Rector St.
Phila., PA 19128
215-487-1750
www.intercommunityaction.org

Intercultural Family Services * ♦

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

Liberty Resources *

112 N. 8th St., Ste. 600
Phila., PA 19107
215-634-2000 Ext. 325
www.libertyresources.org

Mt. Airy CDC * ♦

6703 Germantown Ave., Ste. 200
Phila., PA 19119
215-844-6021
www.mtairyusa.org

New Kensington CDC

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

Norris Square Community Alliance * ♦

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

Northwest Counseling Service

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

Philadelphia Chinatown Development Corporation * ♦

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

Philadelphia Senior Center*

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

Southwest CDC

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

Tenant Union Representative Network

100 S. Broad St., Ste. 800
Phila., PA 19110
215-940-3900
www.rturn.net
Tenant-related counseling only

Unemployment Information Center * ♦

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

Urban League of Philadelphia * ♦

2 Penn Center Plaza
1500 JFK Blvd., Suite 1910
Phila., PA 19102
215-985-3220
www.urbanleaguephila.org

West Oak Lane CDC * ♦

1624 Wadsworth Ave.
Phila., PA 19150
215-224-8339
www.westoaklanecdc.org

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