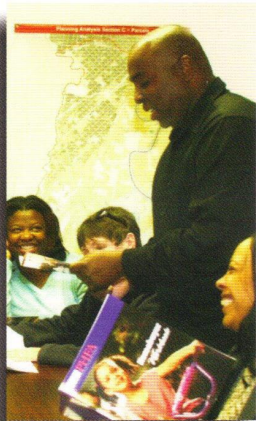


Housing Counseling

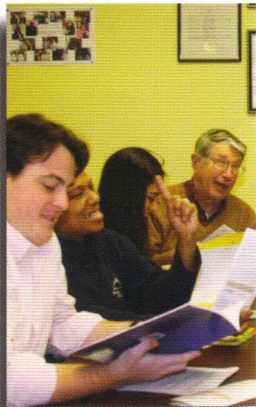


Office of Housing and Community Development



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
- Maintenance of the house
- 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. Your annual income cannot be more than the amount listed below for the number of people living in your household.

Income Guidelines*

Household Size	Maximum Annual Household Income
1	\$44,150
2	\$50,450
3	\$56,750
4	\$63,050
5	\$68,100
6	\$73,150
7	\$78,200
8	\$83,250

For households larger than eight, add \$5,044 for each member. (Income guidelines subject to change)

*There are no income guidelines for foreclosure prevention and default and delinquency counseling.

Foreclosure Prevention

FREE foreclosure prevention assistance

programs are also available to provide support to you and your family during stressful financial times. Free foreclosure counseling is available to all Philadelphia homeowners facing foreclosure on their primary residence. There are no income requirements. To receive assistance, call the

SaveYourHomePhilly
hotline at
215-334-HOME
(4663)

How do I apply?

Contact one of the housing counseling agencies listed on the reverse. 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

Housing Counseling Agencies

ActionAIDS, Inc.*

1216 Arch St., 6th Fl.
Phila., PA 19107
215-981-0088
<http://actionaids.org>
HIV/AIDS-related housing
counseling only

Affordable Housing Center of Pennsylvania

846 N. Broad St.
Phila., PA 19130
215-765-1221
www.ahcoa.org/offices.cfm?s=pa

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

1608 Walnut St., 10th Fl.
Phila., PA 19107
215-563-5665
www.clarifi.org

Concilio

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

Congreso de Latinos Unidos

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

Diversified Community Services (Dixon House)

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

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

HACE: Central Office

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

HACE: Frankford Office

4660 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.journeys-way.org

Intercultural Family Services

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

Korean Community Development Services Center**

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

Mt. Airy USA

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

New Kensington CDC

2513-15 Frankford Ave.
Phila., PA 19125
215-427-0350 x 0
www.nkcdc.org

Norris Square Civic Association

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

Northwest Counseling Service**

5001 N. Broad St.
Phila., PA 19141
215-324-7500
www.nwconline.com

Philadelphia Council for Community Advancement (PCCA)

PCCA Center City
1617 JFK Blvd., Ste. 1550
Phila., PA 19103
215-567-7803
www.pccahousing.org

PCCA West

5218 Master St.
Phila., PA 19131
215-796-9979
www.pccahousing.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*

21 S. 12th St., 11th Fl.
Phila., PA 19107
215-940-3900
www.rturn.net
Tenant-related counseling only

The Partnership CDC

4020 Market St., Ste. 100
Phila., PA 19104
215-662-1612
www.thepartnershipcdc.org

Unemployment Information Center

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

United Communities Southeast Philadelphia**

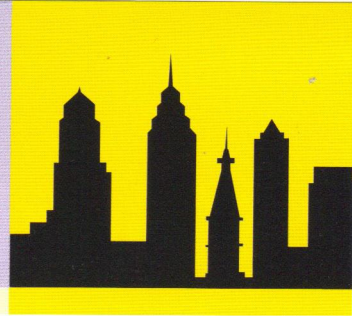
2029 S. 8th St.
Phila., PA 19148
215-467-8700
www.ucsep.org

Urban League of Philadelphia

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

West Oak Lane CDC

2502 W. Cheltenham Ave.
Phila., PA 19150
215-549-9462



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

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.



Office of Housing and
Community Development
1234 Market St., 17th Fl.
Philadelphia, PA 19107
Deborah McColloch, Director

City of Philadelphia
Michael A. Nutter, Mayor

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

* Does not provide mortgage foreclosure
prevention counseling
** Not wheelchair accessible