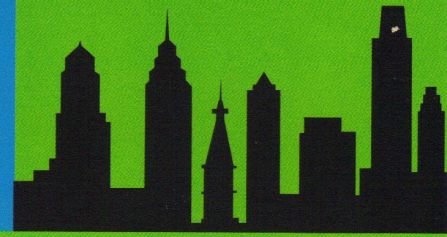
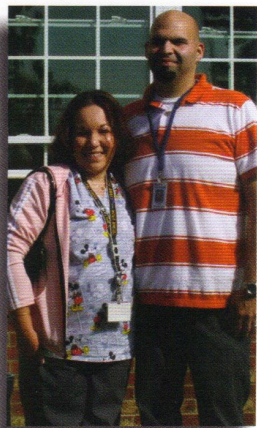


Settlement Assistance Grant



Office of Housing and Community Development



Settlement Assistance Grant:

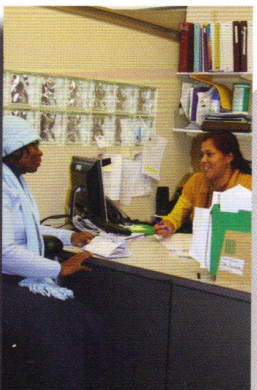
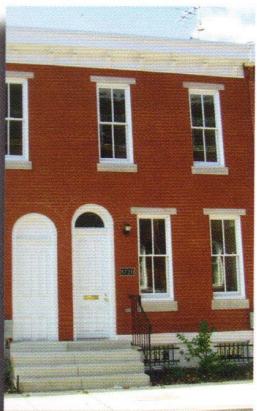
- Provides up to \$500* per household to help first-time Philadelphia homebuyers** pay for closing costs.
- Includes free homeownership counseling. Note: The grant cannot be used toward a downpayment or other home-buying expenses. Eligibility requirements apply.

What type of property is eligible?

The property must be a single-family home or duplex located in Philadelphia.

Who is eligible?

- You must be a first-time buyer.
- You must complete homeownership counseling through an OHCD-funded housing counseling agency (list on reverse) **before** signing an Agreement of Sale.
- You must be income eligible (see below).



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)

Why is homeownership counseling required?

Buying a home is a big investment. Counseling teaches you:

- How to purchase within your means
- How to avoid dangerous mortgages
- The rights and responsibilities of homeowners
- The mortgage application/purchase process
- Credit repair and maintenance
- Money management
- Home maintenance
- Mortgage default prevention

How do I apply?

Contact one of the OHCD-funded housing counseling agencies listed on the reverse. Before you call, get the following information together 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

Other First-Time** Homebuyer Programs

Homeownership Assistance Grant

The Homeownership Assistance Grant program offers up to \$10,000 (or 6 percent of the purchase price of the house, whichever is lower) to first-time homebuyers. Call 215-686-9749 for a list of eligible properties and information on how to apply.

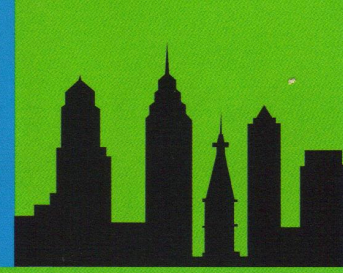
Pennsylvania Housing Finance Agency (PHFA)

This state agency offers a variety of grants and loans for home purchases, home repairs and foreclosure prevention. For more information, call 1-800-822-1174.

* Grants will be provided as long as funding is available.

**The definition of 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.

Settlement Assistance Grant



Housing Counseling Agencies

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

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

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

Southwest CDC

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

The Partnership CDC

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

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

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.

Note: agencies subject to change
*Not wheelchair accessible