



# Philly First Home Program

## Homebuyer Assistance

The City of Philadelphia wants you to be a successful homeowner!

We are offering a homebuyer assistance grant of up to \$10,000 (or 6% of the home's purchase price, whichever is lower) to assist first-time homebuyers to reduce the principal, cover down payment and loan closing costs.

To be eligible you must complete a FREE City-funded homeownership counseling program **before you sign an Agreement of Sale.**

Homeownership counseling successfully prepares borrowers for this big life decision. In homeownership counseling, you will learn about:

- Purchasing a home within your budget
- Avoiding dangerous mortgages
- Rights and responsibilities of homeowners
- Mortgage application/purchase processes
- Improving credit, credit repair and credit maintenance
- Money management
- Home maintenance
- Avoiding foreclosure
- Deeds and other legal housing documents

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

### What type of property is eligible?

The property must be a single-family home or duplex located in Philadelphia (**no condominiums**).

### Who is eligible?

- You must be a first-time buyer\*
- You must complete one-on-one homeownership counseling through a City-funded housing counseling agency **before signing an Agreement of Sale**
- Agreement of sale must be signed by homebuyer and seller
- You must be income-eligible (**see chart below**)

### How do I apply?

Contact a City-funded housing counseling agency (**see reverse**). They will need:

- Total annual family income
- Source of that income (**employment, SSI, DPA, etc.**)
- Number of family members who will live in the house

\* or have not owned a home in the past three years.

### Income guidelines

Household Size	Maximum Annual Family Income
1	\$80,100
2	\$91,550
3	\$103,000
4	\$114,400
5	\$123,600
6	\$141,900
7	\$151,050
8	\$160,200

For households larger than eight, add approximately \$9,150 per person. (Income guidelines subject to change)  
This program and grant is restricted to households at or below 100% of AMI

**For additional housing information, visit [www.phila.gov/dhcd](http://www.phila.gov/dhcd) or call 215-686-9749.**



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.

# Philly First Home Program

## 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 \* ♦**  
5818 Germantown Ave.  
Phila., PA 19144  
215- 848-7722

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

**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

**Dixon House \* ♦**  
1920 S. 20th St.  
Phila., PA 19145  
215-336-3511  
www.GPCA-phila.org

### Greater Philadelphia Community Alliance (GPCA) Houston 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  
215-437-7861  
www.hacecdc.org

**Intercultural Family Services \* ♦**  
4225 Chestnut St.  
Phila., PA 19104  
215-386-1298  
www.ifsinc.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

**Southwest CDC ♦**  
6328 Paschall Ave.  
Phila., PA 19142  
215-729-0800  
www.southwestcdc.org

**Unemployment Information Center \* ♦**  
112 N. Broad St., 11th Fl.  
Phila., PA 19102  
215-557-0822  
www.philaup.org

**Urban League of Philadelphia \* ♦**  
121 S. Broad St., 6th Fl.  
Phila., PA 19107  
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

