

Housing Can Get Expensive, Help Doesn't Have To Be

Unbiased Help:

We are a non-profit agency that receives funding from the City of Philadelphia. Our counselors can provide unbiased advice to people needing assistance with housing issues. The goal of our housing counselors is to assist clients in resolving their housing issues, while trying to keep the costs as affordable as possible. Our housing counselors work for you. They do not work for banks, mortgage companies or real estate brokers or developers.

You Are In Charge:

We want you to be an informed consumer, understand all of the choices you have ,and pick the ones that are right for you. We are there to provide information and assistance. The final decisions are yours.

Price:

We have **NO FEE** for our services. The only charge may be for a credit report.

Funders:

Our housing program is supported mainly by:

- * City of Philadelphia, OHCD
- * Mont Valley Initiative, Inc.
- * United Way of Southeastern Pennsylvania
- * Pennsylvania Housing Finance Agency

Other United Communities Sites:

Administrative Office
2029 S. 8th St.
Philadelphia, PA 19148
215-468-6111

Beacon @ Bok
Bok High School, 1900 S. 8th St., Rm. 103
Philadelphia, PA 19148
215-952-8549

Houston Community Center
2029 S. 8th St.
Philadelphia, PA 19148
215-468-6111

Southwark House
101 Ellsworth St.
Philadelphia, PA 19147
215-468-1645

The Kids Place
Bok High School, 1900 S. 8th St.
Philadelphia, PA 19148
215.468-2039

Fell Afterschool Program
9th & Oregon Ave., Philadelphia, PA 19148
215-468-2872

Mastery Charter Afterschool Program
9th & Johnston Sts., Philadelphia, PA 19148
215-468-2872

Sharswood Afterschool Program
2nd & Wolf Sts., Philadelphia, PA 19148
215-952-8577

Southwark 21st Century Afterschool Program
9th & Mifflin Sts., Philadelphia, PA 19148
215-468-2039

If you would like to volunteer or make a contribution to United Communities, please call 215-468-6111 and ask for Brad Baldia. Your gift is tax deductible to the fullest extent of the law.

MISSION STATEMENT

United Communities Southeast Philadelphia is a non-profit agency in the settlement house tradition. Its mission is to work in partnership with its various communities for social and economic justice and to foster harmony for building self-sustaining communities through:

- * Advocacy that promotes member participation and leadership
- * Economic programs for enhancing community development
- * Social programs supporting individual and family well-being
- * Educational opportunities that advance skill development and knowledge building.

Admission and provision of services are made without regard to race, color, religious creed, handicap, political or union affiliation, marital status, sexual preference, ancestry, national origin or gender.



We are proud to be a United Way Community Impact Partner.

Our Donor Option Number is 00120



HOUSING DEPARTMENT

Home Prep Program

2029 S. 8th Street
Philadelphia, PA 19148
Phone: 215-467-8700, ext. 21
Fax: 215-467-1042

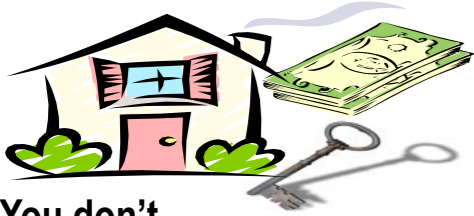
Español / Français / Créole

215-467-8700 x19

Khmer : 215-467-8700 x20

DREAM OF OWNING A HOME?

Many people want to buy a home but have questions about how to get a loan, what to do about credit problems or how much to save for a down payment. Fortunately, through our **Home Prep Program**, you can work with a trained housing counselor who is experienced in assisting people working toward the goal of homeownership.



**You don't
need perfect credit to work with
our counselors or to buy a
house.**

Counselors will help you review your income, credit, savings and budget in relation to lender requirements. Counselors will then help you to create a plan to address any problems you may have such as credit problems or lack of savings. When you are ready, your counselor will help you to apply for a mortgage and any grants that you may be eligible for.

Thinking of Home Repair or Debt Consolidation?

Counselors can work with you to apply for grant programs for home repairs if you are eligible. Even if you are not eligible for grants, we will work with you in finding a loan for home repairs or consolidate debt.

The City currently has a home repair/debt consolidation loan product to assist those people with **less than perfect credit**. These products can be used to make necessary repairs and also combine all debt into one monthly payment at usually a lower interest rate. Call or visit the Housing Department for more details.

Home Equity Conversion Mortgage (HECM) program

A HECM is a special type of mortgage that enables homeowners age 62 or older to tap the equity in their homes. With a HECM, you borrow against the value of your home, and receive loan proceeds according to the payment plan that you select. These mortgages are available from HUD-approved lending institutions and are insured under the government's Federal Housing Administration (FHA) insurance program. HECM payments do not affect your Social Security or Medicare benefits because those benefits are not based on the assets of the recipient.

Behind on Your Mortgage/Rent?



Behind on your Taxes?

We know that **life happens**. Don't let financial hardship and other emergency situations cause you to lose your home. Our counselors will assist you in contacting your lender to determine what means are available to assist you in becoming current on your payments. If you are eligible, we can help you obtain financial assistance to get caught up and **save your home**.

In addition, counselors will refer you to programs such as energy assistance to assist you in reducing your monthly bills.

If you receive an Act 91 notice, you have 30 days to get to us so we can stop foreclosure and help you save your home

Think You Have an Unfair Loan?

Will you pay on your mortgage for 15 or 30 years and still owe a lump sum of money at the end? Do you have serious doubts about your loan? Do you believe you have been cheated on the deal?

You may have an unfair loan.

Meet with a counselor to review your loan paperwork to determine if you received an unfair (or predatory) loan. Counselors, with assistance from lawyers at CLS, will determine if your case has legal merit and refer you to the appropriate resources. In addition, counselors can potentially help you with finding home repair assistance and getting a new loan if necessary.

