



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**. Agreement of sale must be signed by homebuyer and seller on or after May 2, 2022

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 on or after May 2, 2022
- 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	\$73,800
2	\$84,350
3	\$94,900
4	\$105,400
5	\$113,850
6	\$122,300
7	\$130,700
8	\$139,150

For households larger than eight, add approximately \$8,400 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 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.

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Housing Counseling Agencies

Affordable Housing Centers of Pennsylvania * ♦

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

Affordable Housing Centers of Pennsylvania 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

Greater Philadelphia Community Alliance (GPCA) 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.nscasonline.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