Philadelphia
Home.Buy.Now
Employer Assisted Housing Program Packet
2019-2020

Managed by the Community and Economic Development (CED) Department of the Urban Affairs Coalition
&
Funded through the City of Philadelphia’s Division of Housing and Community Development
Dear Philadelphia Home.Buy.Now Participant,

Thank you for your participation in our program, and congratulations on starting your journey to homeownership!

For 50 years, the Urban Affairs Coalition has helped friends, families and neighbors across the Philadelphia region create stronger more vibrant communities.

On behalf of the Urban Affairs Coalition’s Department of Community & Economic Development, the Pennsylvania Housing Finance Agency, and the City of Philadelphia’s Division of Housing & Community Development, we would like to welcome you to your new home in Philadelphia.

Since 2002, the Urban Affairs Coalition has provided over 440 employees the opportunity to take advantage of the Philadelphia Home.Buy.Now program to purchase a new home for themselves and their families. We have worked to gather employers that are dedicated to serving their employees, to provide them the tools and resources to benefit their employees on their journey to homeownership. Whether a first time homebuyer, or a veteran homeowner, the process can be tricky and having an organization with deep roots in the community to help employees navigate can be essential.

We have worked to create a well-rounded program that not only provides financing options, but homebuyer and homeowner tips and tricks, as well as discounts and coupons to help you establish yourself and make your new space truly yours.

Please take a few minutes to visit and familiarize yourself with our process, our financial products, and our resources to start building your path to homeownership. This packet will hopefully answer most of the questions homeowners have. If you don’t find the information you need in here, please contact the Urban Affairs Coalition’s Department of Community & Economic Development (CED) directly. Director Jojy Varghese and Program Coordinator Meagan Schaefer will be happy to answer any and all questions you have.

When you are ready to begin, please fill out the application form found in this packet, and return all materials needed to CED. We look forward to helping you with your path to homeownership over the upcoming months.

Sincerely,

Sharmain Matlock-Turner
CEO & President
Urban Affairs Coalition
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Employers

Philadelphia Home.Buy.Now is a housing benefits program launched by the City of Philadelphia. The Urban Affairs Coalition, in partnership with the City of Philadelphia’s Division of Housing and Community Development, and the Pennsylvania Housing Finance Agency, helps employers start their own housing benefits program. No company is too big or too small. Both for-profit and non-profit organizations can participate.

For a minimum contribution of $500, employers have the opportunity to design the program that best fits the needs of their employees and is the most cost-effective for their business. Employers can set restrictions on geographic boundaries of home purchases, set internal qualifications, and set the extent of their own contribution to the employee, allowing potential for more financial capacity to purchase a home within Philadelphia.

Employees

Philadelphia Home.Buy.Now is a homebuyer program that provides employees access to unique financial products and resources to assist in the home-buying process. Applicants are eligible for Home.Buy.Now if their employer is part of the Home.Buy.Now network and is contributing to the employee’s home purchase. While the program provides information about all financing products available for Philadelphia homebuyers, the key feature of Philadelphia Home.Buy.Now is a matching grant of up to $4,000 for qualifying persons. Home.Buy.Now will match, dollar for dollar, your employer’s contribution up to $4,000 with no need for you to pay the money back.

An interest-free, 10-year loan is also available for those individuals who obtain a mortgage through the Pennsylvania Housing Finance Agency (PHFA).

Other features of the program include information about the Philly First Home $10,000 grant, access to discounted housing related services such as realtor services, home inspections and energy efficiency. Also, access is provided to homebuyer, homeownership, and credit building workshops to better prepare employees for the process of purchasing a home.

Qualifications for the program include:

- Employee is employed by a Philadelphia Home.Buy.Now employer
- Employee purchases a home located in Philadelphia
- Employee plans to use the home for residential purposes (not to be rented)
- Employee is at or below 115% of Area Median Income for matching grant piece (as set by Philadelphia DHCD)
- Employee matches all employer-set qualifications

Please see Page 5 for more details regarding qualifying for a Home.Buy.Now matching grant.
Financing
Home.Buy.Now Matching Grant Program

How it Works

The Philadelphia Home.Buy.Now program connects interested employees, who are receiving money from their employer for a home purchase, to a matching grant of up to $4,000. This means, for example, that if your employer gives you $3,000 to purchase a home, you can receive up to $3,000. If you receive $7,500 from your employer, Home.Buy.Now can give you up to $4,000 for your home purchase. **The money received from Home.Buy.Now is a grant and does not have to be repaid.**

Employees must meet a specific set of requirements in order to receive the matching grant. However, if the employee does not meet all the requirements, they are still eligible to receive help from their employer, housing counseling opportunities and other programs that Home.Buy.Now connects homebuyers to.

Requirements

1. Employees seeking a matching grant must be **below 115% AMI.** The maximum eligible income by household size is presented below:

<table>
<thead>
<tr>
<th>Household Size</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
</tr>
</thead>
<tbody>
<tr>
<td>115% AMI (2019)</td>
<td>$72,565</td>
<td>$82,915</td>
<td>$93,265</td>
<td>$103,615</td>
<td>$112,010</td>
<td>$120,290</td>
<td>$128,570</td>
<td>$136,850</td>
</tr>
</tbody>
</table>

2. Employees must already be receiving a minimum of **$500** from their employer under the terms of a grant or forgivable loan towards their down payment or closing costs.

3. Employees must be purchasing a house to use as a primary residency in Philadelphia. Generally, Home.Buy.Now employers require the same terms, so if your employer is offering you financial assistance, you most likely fall into this category already.

4. The employee meets all of their employer’s requirements. Employers usually set more specific boundaries than the general area of Philadelphia, usually a handful of zip codes, so make sure your future home is located in your employer’s designated area.

A step-by-step guide to completing all the paperwork necessary to receive a Home.Buy.Now matching grant begins on page 6 of this packet.
Employee Participation Guide

A Step-by-Step Guide

Step 1: Make sure you are eligible to participate

Before applying for a mortgage, you should confirm your eligibility to participate in your employer's Home.Buy.Now housing benefit program. Take some time to review your employer's qualifications.

After confirming your eligibility, please fill out the application attached at the end of the program packet as completely as you can. You will also need two (2) copies of your Employer Qualification Letter (template at end of packet) stating:

- You are an eligible employee to participate in Home.Buy.Now
- Your employer is providing you with financial assistance to buy a home
- The extent and type of financial assistance (grant, forgivable loan or deferred loan) will be provided.

Email or mail this application and the two (2) copies of your Employer Qualification Letter to the Urban Affairs Coalition.

Step 2: Communicate with UAC about your mortgage options

The Urban Affairs Coalition will review your application and contact you on your acceptance into the program.

UAC can consult you about the mortgage options through the Pennsylvania Housing Finance Agency, as well as see if it is better for you to qualify for a mortgage before or after finding the home you want to purchase, given your own income, employment, and credit history.

UAC will also determine if you are required to fulfill a housing counseling requirement. If your credit score is below a 680, you will be required to complete 8 hours of housing counseling. A list of housing counselors approved by the City of Philadelphia is provided on page 10 of this document.

Note: If you qualify and want a PHFA interest-free loan for down payment or closing costs, you must use the PHFA approved lenders. Obtaining a PHFA Approved Mortgage is not required to be a participant in Home.Buy.Now but is required to receive an PFHA Interest-Free loan.

The full list of participating PHFA lenders can be found on page 17.
Step-by-Step Guide

**Step 3: Bring Home.Buy.Now Approval Document to Mortgage Lender**

After you are approved for the program and your mortgage lender is determined, UAC will provide you with your approval document that includes information about your qualification into the Philadelphia Home.Buy.Now Employer-Assisted Housing Program.

If you are required to attend housing counseling, you will need to bring your pre-purchase counseling certificate with your Home.Buy.Now Approval Documents to your lender.

When you are applying for a mortgage, be sure to talk to your lender about the best ways to use any financial assistance you will be given.

Approval document **must** be provided to your lender when applying for a mortgage, in order to be eligible for the PHFA mortgage and Interest-Free Loan. **Otherwise the lender will not write you for a PHFA mortgage and you will not be eligible for the Interest-Free Loan.**

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**Step 4: Receive Mortgage Commitment Letter**

If you choose a PHFA mortgage, your lender will also work to review your eligibility for the PHFA Interest-Free Loan, based on your Employer Qualification Letter and Philadelphia Home.Buy.Now Approval Document. Your lender will then provide you with underwriting for the PHFA Interest-Free Loan.

Once you are approved for your mortgage, you will receive two (2) copies of the mortgage commitment letter. If you are receiving a PHFA interest free loan, you should also receive commitment letters for the loan. Keep these letters to send to your employer and UAC once you receive your settlement notice from the title company.

Continue shopping for your home and work to complete the home purchasing process.
Step-by-Step Guide

Step 5: Receive Settlement Notice from Title Company

Once you receive your settlement notice from the title company, you must send the following documents to both your employer and UAC:

2. Mortgage commitment letter
3. Loan approval letter (if applicable)
4. Settlement notice

These letters need to be provided to UAC to ensure you have completed all of the qualifications for the Philadelphia Home.Buy.Now Program.

If you are receiving employer financial assistance, your employer must have these documents to confirm your participation in the program. Typically, the employer financial assistance will come after the closing disclosure, but be sure to confirm with your employer about their process.

Step 6: Send the five (5) documents to UAC’s Home.Buy.Now staff:

Complete and assemble the following items to receive a Home.Buy.Now Matching Grant of up to $4,000:

1. Home.Buy.Now Home Purchase Document (Included at the end of this guide)
2. Privacy waiver (included at the end of this guide)
3. Mortgage Commitment Letter (from lender)
4. Interest-Free Loan Approval Letter (from lender, ONLY if receiving a PHFA Interest-Free Loan)
5. Settlement notice (copy from title company)

Mail or email the documents to:
Jojoy Varghese
Director, Community and Economic Development
Urban Affairs Coalition
1207 Chestnut Street, 5th Floor
Philadelphia, PA 19107
Phone: (215) 851 - 1738
Email: jvarghese@uac.org

Step-by-Step Guide Checklist

☐ Step 1: Ensure Eligibility
☐ Step 2: Communicate with UAC regarding Mortgage Options
☐ Step 3: Bring HBN Approval Document to Mortgage Lender
☐ Step 4: Receive Mortgage Commitment Letter
☐ Step 5: Receive Settlement Notice from Title Company
☐ Step 6: Send the Five (5) Documents to UACs HBN Staff
Housing Counseling

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

Who is eligible?

To be eligible for free housing counseling, you must live in Philadelphia or be moving to Philadelphia.

How do I apply?

Contact one of the housing counseling agencies listed on page 10. 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

FREE Foreclosure Prevention Assistance

Are you facing foreclosure due to unpaid mortgage, unpaid property taxes and other City liens, or problems with your reverse mortgage?

Free foreclosure counseling is available to all Philadelphia homeowners facing foreclosure on their primary residence. There are no income requirements.

Call 215-334-HOME (4663) to get a legal consultation and housing counseling that can help you save your home.

For additional housing information

visit: www.phila.gov/dhcd or call: 215-686-9749

City of Philadelphia
## City of Philadelphia Approved Housing Counseling Agencies

### Action Wellness
1216 Arch St., 6th Fl.
Philadelphia, PA 19107
215-981-0088
HIV/AIDS-related housing counseling only

### Affordable Housing Centers of PA

#### Main Office
846 N. Broad Street
Philadelphia, PA  19130
(215) 765-1221

#### Northeast Office
6325 Frankford Ave Suite D,
Philadelphia, PA 19135
(215) 624-0221

#### Asociación de Puertorriqueños en Marcha (APM)
600 West Diamond Street
Philadelphia, PA  19122
(215) 235-6070

### Center in the Park (Senior Center)
5818 Germantown Ave.
Philadelphia, PA 19144
215-848-7722

### Concilio
141 E Hunting Park Ave
Philadelphia, PA 19124
(215) 437-7867

### Clarifi (Main Office)
1635 Market Street, 5th Floor
Philadelphia, PA  19103
(215) 563-5665

### Congreso de Latinos Unidos
216 W. Somerset St.
Philadelphia, PA  19133
215-763-8870

### Diversified Community Services (Dixon House)
1920 S. 20th Street
Philadelphia, PA  19145
(215) 336-3511

### Greater Philadelphia Asian Social Service Center (GPASS)
4943 N. 5th Street
Philadelphia, PA  19120
215-456-1662

### Hispanic Association of Contractors and Enterprises (HACE)

#### Central Office
167 West Allegheny Avenue, Suite 200
Philadelphia, PA  19140
(215) 426-8025

#### Frankford Office
4907 Frankford Ave
Philadelphia, PA  19124
(215) 437-7867

### Intercommunity Action (Senior Center)
403 Rector St.
Philadelphia, PA 19128
215-487-1750

### Intercultural Family Services, Inc.
4225 Chestnut Street
Philadelphia, PA  19104
(215) 386-1298

### Liberty Resources
112 N. 8th St. Suite 600
Philadelphia, PA  19106
(215) 643-2000

### Mt. Airy, U.S.A
6703 Germantown Avenue, Suite 200
Philadelphia, PA  19119
(215) 844-6021

### New Kensington CDC
2513-15 Frankford Avenue
Philadelphia, PA  19125
(215) 427-0350
City of Philadelphia Approved Housing Counseling Agencies

**Northwest Counseling Service**
6521 N. Broad St.
Philadelphia, PA 19126
(215) 342-7500

**Norris Square Community Alliance**
174 W. Diamond St
Philadelphia, PA 19122
215-426-8734

**Nueva Esperanza**
4261 N. 5th St.
Philadelphia, PA 19140
215-324-0746

**Northwest Counseling Service**
6521 N. Broad St.
Philadelphia, PA 19126
215-324-7500

**Philadelphia Council for Community Advancement (PCCA)**
5218 Master St 2nd Fl.
Philadelphia PA 19131
(215) 796-9979

**Center City:**
Jewish Federation Building
2100 Arch St.

Philadelphia, PA 19103
215-567-7803

**Philadelphia Senior Center**
509 S. Broad St.
Philadelphia, PA 19147
215-546-5879

**South Philadelphia H.O.M.E.S**
1444 Point Breeze, Ave
Philadelphia, PA 19146
(215) 729-0800

**Southwest CDC**
6328 Paschall Avenue
Philadelphia, PA 19142
(215) 729-0800

**Tenant Union Representative Network**
100 S. Broad St., 8th Fl.
Philadelphia, PA 19110
215-940-3900
Tenant-related counseling only

**Unemployment Information Center**
112 N. Broad St., 11th Fl.
Philadelphia, PA 19102

**United Communities Southeast Philadelphia**
2029 S. 8th St.
Philadelphia, PA 19148
215-467-8700

**Urban League of Philadelphia**
121 South Broad Street, 9th Floor
Philadelphia, PA 19107
(215) 985-3220

**West Oak Lane CDC/OARC**
2502 W. Cheltenham Ave
Philadelphia, Pa 19150
(215) 549-9462
Philly First Home Program
Philadelphia Housing Development Corporation

Home Buyer 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 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

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 homeownership counseling through a City-funded housing counseling agency before signing an Agreement of Sale
- 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

<table>
<thead>
<tr>
<th>Household Size</th>
<th>Maximum Annual Family Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$73,440</td>
</tr>
<tr>
<td>2</td>
<td>$84,000</td>
</tr>
<tr>
<td>3</td>
<td>$94,440</td>
</tr>
<tr>
<td>4</td>
<td>$104,880</td>
</tr>
<tr>
<td>5</td>
<td>$113,280</td>
</tr>
<tr>
<td>6</td>
<td>$121,680</td>
</tr>
<tr>
<td>7</td>
<td>$130,080</td>
</tr>
<tr>
<td>8</td>
<td>$138,480</td>
</tr>
</tbody>
</table>

For households larger than eight, add $6,400 per person. (Income guidelines subject to change)
This program and grant is restricted to households at or below 120% of AMI.

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

For additional housing information, visit www.phila.gov/dhcd or call 215-686-9749.
Affordable Housing Centers of Pennsylvania
646 N. Broad St.
Phila., PA 19130
215-765-1221
www.ahcpa.org

Northeast Office:
6325 Frankford Avenue, Unit D
Phila., PA 19135
215-624-0221

Asociación Puertorriqueños en Marcha (APM)
600 Diamond St.
Phila., PA 19122
215-235-6070
www.apmphia.org

Center In the Park
5818 Germantown Ave.
Phila., PA 19144
215-846-7722

Clarifi
1635 Market St., Ste. 510
Phila., PA 19107
267-765-2738
www.clarifi.org
(Call for more locations)

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
215-336-3551
www.dcsphil.org

Esperança
4261 N. 5th St.
Phila., PA 19140
215-324-0746
www.esperanca.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
4907 Frankford Ave.
Phila., PA 19124
215-437-7867
www.hacecdc.org

Intercultural Family Services
4225 Chestnut St.
Phila., PA 19104
215-386-1298
www.ifainc.org

Mt. Airy USA
6703 Germantown Ave., Ste. 200
Phila., PA 19119
215-544-6021
www.mtaireusa.org

New Kensington CDC
2771 Ruth Street, Ste. 1
Phila., PA 19134
215-427-0350 x 0
www.nkcddc.org

Norris Square Community Alliance
174 Diamond St.
Phila., PA 19122
215-426-8734
www.nscaonline.org

Northwest Counseling Service
6521 N. Broad St.
Phila., PA 19126
215-324-7500
www.nwcsinc.org

Philadelphia Council for Community Advancement (PCCA)
5218 Master St.
Phila., PA 19131
215-567-7603
www.pccahousing.org

Center City:
Jewish Federation Building
2100 Arch Street
Phila., PA 19103
215-567-7603

Southwest CDC
6326 Paschall Ave.
Phila., PA 19142
215-729-0000
www.southwestcdc.org

Unemployment Information Center
112 N. Broad St., 11th Fl.
Phila., PA 19102
215-577-0622
www.philau.org

United Communities Southeast Philadelphia*
2029 S. 6th 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.urbanleaguephil.org

West Oak Lane CDC
1624 Wadsworth Ave.
Phila., PA 19150
215-224-8339

Note: agencies subject to change
*Not wheelchair accessible
SERVING AND STRENGTHENING COMMUNITIES

Chase proudly sponsors HomeBuyNow and shares its commitment to improving economic opportunity and stability in communities.

As a trusted advisor, we can help make affordable homeownership a reality:

• Down payment options as low as 3%
• Reduced mortgage insurance requirements that result in lower monthly payments.
• Save up to $3,000 on cash due at closing

For more information, call 1-866-485-2120 or visit one of our Philadelphia branches.
Buying your first home?

Get up to $5,000 towards down payment and closing costs!

Through the First Front Door (FFD) program, qualified homebuyers can receive a 3-to-1 matching contribution from a participating FFD lender. That means that for every $1 you contribute, you can receive $3 in grant assistance, up to a maximum of $5,000.

To be eligible you must:

• Be a first-time homebuyer (you have not owned a home in the past three years, or owned only as a married person and are now single)

• Have an income at or below 80 percent of the area median income

• Be willing to complete four hours of homeownership counseling

Additional qualifications may apply.

To apply for an FFD grant, log onto FirstFrontDoor.com to find a participating financial institution near you!
Financing Opportunities Through PHFA

Qualify for a competitive interest mortgage through Pennsylvania Housing Finance Agency (PHFA)

1. The HFA Preferred™ (Lo MI)

Requirements:
- Borrowers are required to put down at least $1,000 from their own funds
- Qualifying income for borrowers on the loan not to exceed $72,080

2. Keystone Home Loan

Mortgage for conventional FHA, VA, or RD loan types.

Requirements:
- Home to be purchased is under $442,700
- Household income not to exceed $108,100 (1 & 2 member households) OR $126,100 (3+ member households)


FHA Loan Option: FHA Loans are Government Backed loans that allow first time homebuyers to purchase a property with as little as a $1,000 down payment conditional on their credit rating.

Qualify for PHFA Keystone Advantage Assistance Loan

Loan up to $8,000 that can only be used for down payment and/or closing costs.

Requirements:
- Minimum credit score of 660
- Must be recorded as 2nd lien on property

Qualify for PHFA Mortgage Credit Certificate Program

Mortgage Tax Credit of 20-50% of mortgage interest paid per year, up to $2,000 annually. It is a dollar-for-dollar reduction against your federal tax liability.

Requirements:
- Cannot be used with Keystone Home Loan
- Home to be purchased is under $442,700
- Household income not to exceed $108,100 (1 & 2 member households) OR $126,100 (3+ member households)

If your credit score is under 680, Homebuyer Housing Counseling is required.

Note: Some employer contributions are not compatible with PHFA programs, Home.Buy.Now experts can help you understand if your employer’s contribution is compatible. PHFA opportunities are contingent on receiving a PHFA mortgage loan from an approved lender. Approved Lenders are listed on page 16.
PHFA Programs Participating Lenders

- Academy Mortgage Corporation
- Acre Mortgage & Financial, Inc.
- Allied Mortgage Group, Inc.
- American Financial Mortgage Corp.
  DBA Allegheny Mortgage Corp.
- American Neighborhood Mortgage Acceptance Company, LLC dba AnnieMac Home Mortgage
- Broker Solutions Inc., DBA New American Funding
- Caliber Home Loans, Inc.
- Citizens Bank, N.A.
- CrossCountry Mortgage, Inc.
- Customers Bank
- Developer’s Mortgage Company
- DND First, N.A
- Fairway Independent Mortgage Corporation
- Family First Funding, LLC
- Finance of American Mortgage, LLC
- First Choice Loan Services, Inc.
- First Heritage Financial, LLC
- Firstrust Bank
- Florida Capital Bank, N.A.
- Freedom Mortgage
- Fulton Bank, N.A
- Gateway Mortgage Group, a division of Gateway First Bank
- Guaranteed Rate Affinity, LLC
- Guaranteed Rate, Inc.
- Huntingdon Valley Bank
- Keystone Funding, Inc.
- LoanDepot.com, LLC
- Meridian Bank
- Movement Mortgage
- NFM, Inc.
- Panorama Mortgage Group, LLC
- Philadelphia Mortgage Advisors, Inc.
- Presidential Bank, FSB
- Primary Residential Mortgage, Inc.
- Prosperity Home Mortgage, LLC
- Quaint Oak Mortgage, LLC
- Republic First Bank DBA Republic Bank
- Residential Mortgage Services, Inc.
- Santander Bank, N.A.
- Summit Mortgage Corporation
- Trident Mortgage Company
- Univest National Bank & Trust Company
- Waterstone Mortgage Corporation
Philadelphia Home.Buy.Now
Housing Services, Resources and Products

**Compost**

**Fairmount Park Organic Recycling Center**
Address: 3850 Ford Road
Philadelphia, PA 19131
Telephone: 215-685-0108
Website: http://www.phila.gov/ParksandRecreation/environment/Pages/RecyclingCenter.aspx
Services: Free Compost, mulch, wood chips and herbivore manure (up to 30 gallons)

**The Dirt Factory**
Address: 4308 Market Street
Philadelphia, PA 1910
Email: compost@universitycity.org
Website: https://www.universitycity.org/dirt-factory
Services: Free organic waste – email for pick up or drop off.
Restrictions: University City Residents only

**Bennett Compost**
Address: 2901 W. Hunting Park Ave
Philadelphia, PA 19129
Telephone: 215-520-2406
Email: https://www.bennettcompost.com/pages/contact
Website: https://www.bennettcompost.com/pages/free-trial
Services: Free one month trial for new compost customers

**Home Inspection Service**

**Value Home Inspections**
Contact: Catherine Hall
Address: 3126 W. Ridge Pike, Suite 201
Eagleville, PA 19403
Telephone: 1-800-750-8090 or 215-886-0010
Email: info@valuehomeinspections.com
Services: Home Inspection, webinar series on Home Inspections, Repair Estimates, 203K Loan Certified

**Inspections Unlimited, Inc**
Contact: Fred Klein
Address: 702 Manchester Drive, Maple Glen, PA 19002-2863
Telephone: 215-793-0900
Email: fred@inspections-unlimited.com
Services: Home Inspections ($425), Termite Inspections ($85), radon testing to DEP protocols ($125)
Philadelphia Home.Buy.Now
Housing Services, Resources and Products

Home Items

Habitat for Humanity ReStore
Address: 2318 Washington Ave, Philadelphia, PA 19146
Telephone: (215) 739-9300
Website: http://www.habitatphiladelphia.org/restore
Services: 10% off total purchase

Sanitation Convenience Centers
Nine locations around Philadelphia:
Southwest Philadelphia
3033 S. 63rd St., near Passyunk Ave.
215-685-4290
Northwest Philadelphia
300 block Domino Lane, near Umbria St.
215-685-2502
Northeast Philadelphia
State Rd. & Ashburner St.
215-685-8072
Strawberry Mansion
2601 W. Glenwood Avenue
215-685-3955
West Philadelphia
5100 Grays Avenue
215-685-2600
Website: http://www.philadelphiastreets.com/sanitation/residential/sanitation-convenience-centers

Services: FREE Recycling Bin (requirement for obtaining recycling services from the City)

West Philadelphia Tool Library
Address: 1314 S. 47th Street, Philadelphia, PA 19143
Telephone: 215-833-3190
Website: http://westphillytools.org
Services: Free tool rental (for West Philadelphia residents ONLY)

Moving Service

Broad Street Movers
Contact: Michael
Address: 997 N. Marshall Street
Telephone: 215-275-1924
Email: info@broadstreetmovers.com
Website: http://www.broadstreetmovers.com/
Services: 5% off the total price of moving for any city-wide move

Realtor

Atacan Group
Telephone: 267-238-5717
Website: http://www.centercityrealestate.com/
Services: $500 reduction to commission at closing
Philadelphia Home.Buy.Now
Housing Services, Resources and Products

Utilities

**The Energy Co-op**
Address: 1315 Walnut St, Suite 1000
Philadelphia, PA 19107
Telephone: 215.413.2122
Email: info@TheEnergy.Coop
Website: https://www.theenergy.coop/
Services: Annual set prices for clean energy options

**Energy Coordinating Agency (ECA)**
Contact: Steve Luxton
Address: 106 W. Clearfield Street, 19133
Telephone: 215-568-7190
Email: SteveL@ecasaveseenergy.org
Website: https://www.theenergy.coop/
Services: Reduced Residential Energy Services; gas, weatherization, home rebate, heater hotline, crisis interface

**Philadelphia Electric Company (PECO)**
Website: http://www.peco.com/WaysToSave/ForYourHome/Pages/GettingStartedHome.aspx
Services: Personalized recommendations to save energy and money

**Philadelphia Energy Authority**
Address: City Hall, 1400 JFK Blvd. Room 566
Philadelphia, PA 19107
Telephone: 215.686.4483
Email: info@philaenergy.org
Website: http://www.philaenergy.org/programs-initiatives/solarize-philly/
Services: Reduced price for group of homeowners to install solar together

**Philadelphia Gas Works (PGW)**
Website: https://www.rebate-zone.com/pgworks/CurrentRebatesPGWRes.asp
Services: Up to $1500 rebate for installing high-efficiency boiler; up to $500 for installing high-efficiency furnace.

**Philadelphia Water Department (PWD) Raincheck**
Telephone: 215-685-6300
Email: streetgreening@gmail.com
Website: http://www.phillywatersheds.org/whats_in_it_for_you/residents/raincheck/gettingstarted
Services: Free rain barrels, savings on other raincheck tools
Home.Buy.Now Participating Employers

- Affordable Housing Center of Pennsylvania
- Cancer Treatment Centers of America
- Casa de Consejeria, Inc.
- Diamond and Associates
- Drexel University
- Econsult Solutions
- Energy Coordinating Agency of Philadelphia
- Episcopal Community Services
- Finanta
- Fleisher Art Memorial
- Horizon House
- Keller Williams Realty Center City (Atacan Group)
- M&C Financial
- Martin Law
- Mastery Charter Schools
- MilkCrate
- New Kensington CDC
- NewCourtland Elder Services
- Nochumson PC
- Philadelphia Energy Authority
- Re:Vision Architecture
- Saint Joseph's University
- Shift Capital
- Special People in Northeast (SPIN), Inc.
- Studio Incamminati
- Temple University
- Tommy D's Home Improvement
- Trident Mortgage
- University of Pennsylvania
- Veterans Multi-Service Center
- Weaver's Way
Philadelphia Home.Buy.Now Program

How to participate


After confirming your eligibility, please fill out the application attached in this packet as completely as you can. You will also need two (2) copies of your Employer Qualification Letter, filled out by your employer, stating:

- You are an eligible employee to participate in Home.Buy.Now**
- Your employer is providing you with financial assistance to buy a home
- The extent and type of financial assistance (grant, forgivable loan or deferred loan) will be provided.

Email or mail this application and the two (2) copies of your Employer Qualification Letter to the Urban Affairs Coalition. A template for the Employer Qualification letter can be found in this packet.

**Please note there is a maximum income requirement for Home.Buy.Now's matching grant piece. To qualify for Home.Buy.Now's matching grant of up to $4,000 your household income must not exceed the following amounts. Not meeting the qualification for the grant does not mean you are ineligible for your employer's program; you are still eligible for money from your employer. Please see the table below.

<table>
<thead>
<tr>
<th>Household Size</th>
<th>1 Person</th>
<th>2 People</th>
<th>3 People</th>
<th>4 People</th>
<th>5 People</th>
<th>6 People</th>
<th>7 People</th>
<th>8 People</th>
</tr>
</thead>
<tbody>
<tr>
<td>115% AMI (2019)</td>
<td>$72,565</td>
<td>$82,915</td>
<td>$93,265</td>
<td>$103,615</td>
<td>$112,010</td>
<td>$120,290</td>
<td>$128,570</td>
<td>$136,850</td>
</tr>
</tbody>
</table>

STEP 2: Communicate with UAC about your mortgage options

The Urban Affairs Coalition will review your application and contact you on your acceptance into the program.

UAC can consult you about the mortgage options through the Pennsylvania Housing Finance Agency, if you so choose, as well as see if it is better for you to qualify for a mortgage before or after finding the home you want to purchase, given your own income, employment, and credit history.

UAC will also determine if you are required to fulfill a housing counseling requirement.

Important: While acquiring a PHFA interest free loan is not required by Home.Buy.Now to be eligible for an employer contribution or matching grant, it may be an important resource for you. To apply for the PHFA Interest-Free Loan (of up to $8,000) for down payment and closing costs, you must use one of the PHFA approved lenders for your mortgage. The full list of PHFA lenders are provided in the Philadelphia Home.Buy.Now Program Packet.

After you are approved for the program and your mortgage lender is determined, UAC will provide you with your approval document that includes information about your qualification into the Philadelphia Home.Buy.Now Employer-Assisted Housing Program.

STEP 4: Receive Mortgage Commitment Letter

Once you are approved for a loan, you will receive two (2) copies of your mortgage commitment letter and if you received the interest free loan*, your loan approval letter. Keep these letters to send to your employer and UAC once you receive your settlement notice from the title company.

*Important: If you have chosen a PHFA mortgage, your lender will also work to review your eligibility for the PHFA Interest-Free Loan, based on your Employer Qualification Letter and Philadelphia Home.Buy.Now Approval Document. This Interest-Free Loan through PHFA is required to be a 2nd lien on your property, which means, depending on your employer’s type of aid, you might not be eligible. Your lender will then provide you with underwriting for the PHFA Interest-Free Loan.

STEP 5: Receive Settlement Notice from Title Company

Once you receive your settlement notice from the title company, you must assemble the Home.Buy.Now home purchase document, the mortgage commitment letter, the loan approval letter (if applicable), and the settlement notice to send to both your employer and to the Urban Affairs Coalition.

These letters need to be provided to both your employer to receive your employer financial assistance, and UAC to ensure you have completed all of the qualifications for the Philadelphia Home.Buy.Now Program.

Once your employer receives your mortgage commitment letter, information regarding the settlement agent, and any additional paperwork your employer has required, an employer check for your financial assistance can be issued. If your employer has a cost recovery agreement as part of its program, you will be asked to sign this agreement and any other agreements and forms related to the benefits program at this time.

STEP 6: Send the five (5) documents to UAC’s Home.Buy.Now staff and your employer

Complete and assemble the following five (5) items to receive your matching Home.Buy.Now grant of up to $4,000:

2. Privacy waiver (included in this guide)
3. Mortgage Commitment Letter
4. Interest-Free Loan Approval Letter (ONLY if you received a PHFA Interest Free Loan)
5. Settlement notice (copy from your title company)

After these documents are processed a check will be made out to you or your title company and documents will be provided at closing.

Send these documents either by mail or email to:
Jojo Varghese
Director, Community and Economic Development
Urban Affairs Coalition
1207 Chestnut Street, 5th Philadelphia, PA 19107
Phone: 215-851-1738
Email: jvarghese@uac.org
Start the Philadelphia Home.Buy.Now Program
Initial Application

Please fulfill Step 1 for the Philadelphia Home.Buy.Now Program by sending the following documents to the Urban Affairs Coalition. Your application will determine if you are eligible for a grant of up to $4,000 to help with the purchase of your home.

Check all that all forms are attached before submission.

2. Employer Qualification Letter (2 copies)

*Please include this document as your cover page when submitting the application.*

**Mail or email your paperwork to:**

Jojo Varghese  
Director, Community and Economic Development  
Urban Affairs Coalition  
1207 Chestnut Street, 5th Floor  
Philadelphia, PA 19107  
Phone: (215) 851 - 1738  
Email: jvarghese@uac.org
Philadelphia Home.Buy.Now Program

Employee Application

EMPLOYEE AND HOUSEHOLD INFORMATION

First Name _____________________ Middle Initial __________ Last Name ________________________________

CURRENT Residential Address

City __________________________ State __________ Zip Code __________ Telephone __________________________

Email __________________________

Race / Ethnicity

□ Yes □ No Hispanic (Check One)

□ Male □ Female Gender (Check One)

□ Yes □ No Legally Handicapped (Check One)

□ Yes □ No Head of Household (Check one)

Total Household Income ________ # Adults in Household ________ # Children under 18 in Household ________

Credit Score ________ □ Yes □ No Have you ever filed for bankruptcy?

Do you have any outstanding or past credit issues? Please list.

EMPLOYER INFORMATION

Name of Employer __________________________

Employer Address __________________________

City __________________________ State __________ Zip Code __________

Telephone __________________________ Fax __________ Employer Contribution __________________________
Employee Qualification Letter for Home.Buy.Now Program

Date

Mr. Varghese;

Please be advised that __________________________ (employee) is an employee of __________________________(employer). In accordance with our Letter of Intent to Participate filed with the Urban Affairs Coalition (UAC) on July 1st, 2018, the above employee is eligible to participate in the Philadelphia Home.Buy.Now program due to the qualifications set by UAC and Philadelphia’s Division of Housing & Community Development.

In accordance with Philadelphia Home.Buy.Now, __________________________ (employee) has completed the Philadelphia Home.Buy.Now Application and is pursuing a mortgage for a home in compliance with ________________’s (Employer) requirements for employer assisted housing opportunities.

Additionally, __________________________ (employer) will make a contribution of $________.00 in the form of a __________________________ (forgivable loan or grant) towards the purchase of a home by __________________________ (employee) . Also, in accordance with Philadelphia Home.Buy.Now, the employee may use this money for: a down payment, closing costs, the payment of closing points and/or paying of mortgage insurance premiums.

___________________________(employer) will issue a payment in the amount mentioned above to the employee or to the employee’s title company according to employer policy upon notification that __________________________ (employee) has qualified for and committed to a mortgage financing for an eligible property.

Should you need additional information about __________________________ (employee)’s participation in the program, please contact me directly.

Sincerely,

___________________________

Employer Contact

___________________________

Job Title

___________________________

Employer

___________________________

Phone Number

___________________________

Email
Finish the Philadelphia Home.Buy.Now Program
Final Documents

Please fulfill Step 6 for the Philadelphia Home.Buy.Now Program by sending the following documents to the Urban Affairs Coalition and your employer.

Check all that all forms are attached before submission.

2. Privacy Waiver (attached)
3. Mortgage Commitment Letter (from your lender)
4. Loan Approval Letter (from your lender)
5. Settlement Notice (copy from your title company)

Please include this document as your cover page when submitting the application.

Mail or email your paperwork to:

Joji Varghese  
Director, Community and Economic Development  
Urban Affairs Coalition  
1207 Chestnut Street, 5th Floor  
Philadelphia, PA 19107  
Phone: (215) 851 - 1738  
Email: jvarghese@uac.org
Philadelphia Home.Buy.Now Program
Home Purchase Document

EMPLOYEE INFORMATION

______________________________            __________          ___________________________
First Name                     Middle Initial       Last Name

CURRENT Residential Street Address

______________________________________________________________________________
City       State       Zip Code       Telephone

Email

Name of Employer

NEW RESIDENTIAL INFORMATION

______________________________________________________________________________
NEW Residential Street Address

______________________________________________________________________________
City       State       Zip Code

Purchase price of home                                                   Settlement (closing) date

MORTGAGE AND LENDER INFORMATION

__________________           _________________________
Mortgage Amount       Down-Payment Amount

__________________
Mortgage Lender

________________________________________
Mortgage Lender’s Address       Zip Code

REAL ESTATE AGENCY INFORMATION

Listing Real Estate Agency
<table>
<thead>
<tr>
<th>Listing Real Estate Agency Address</th>
<th>Zip Code</th>
</tr>
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<table>
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<tr>
<th>Selling Real Estate Agency</th>
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</table>

<table>
<thead>
<tr>
<th>Selling Real Estate Agency Address</th>
<th>Zip Code</th>
</tr>
</thead>
</table>

**FOR UAC USE ONLY**

<table>
<thead>
<tr>
<th>Employee’s Current Council District</th>
<th>Employee’s Current Councilman</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Employee’s New Council District</th>
<th>Employee’s New Councilman</th>
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<tr>
<th>Type of Employer Assistance</th>
<th>Amount of Employer Assistance</th>
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<table>
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<tr>
<th>Special Features, if any</th>
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<table>
<thead>
<tr>
<th>Title Company</th>
<th>Tax ID No.</th>
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<tr>
<th>Address</th>
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<table>
<thead>
<tr>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
</tr>
</thead>
</table>

I certify that the information for the homebuyer above is correct and makes him/her eligible for Philadelphia's Home Buy Now Program administered by the Urban Affairs Coalition.

__________________________  ______________________
Jojy Varghese                    Date
Director, Community & Economic Development
Urban Affairs Coalition
PRIVACY WAIVER

Employee authorization to permit the release of information

Whereas, in accordance with the rules and procedures of the Philadelphia Home.Buy.Now program, the undersigned has applied for a mortgage to purchase a home within the City of Philadelphia; and,

Whereas, in further accordance with the rules and procedures of the Philadelphia Home.Buy.Now program, the undersigned has also applied to the Urban Affairs Coalition to further aid in the purchasing of that home for which the mortgage is being sought; and

Whereas, the City of Philadelphia has contracted with the Urban Affairs Coalition (UAC) to manage and operate the Home.Buy.Now program including providing coordinative functions between the lender, title company, Home.Buy.Now participating employer, Home.Buy.Now participating employee and various housing agencies of the City of Philadelphia, as well as providing aggregate data about the program to various City housing agencies; and

Whereas, in order to provide coordinative services and information to the various service providers including the closing agent, lender, and City housing agencies it is necessary that UAC be able to share information among these service providers as well as collect information regarding the operations of the Home.Buy.Now program;

I / We, as participants seeking to buy a home through the Home.Buy.Now program do hereby authorize the mortgage lender, title company or other closing agent, various City housing agencies and the Urban Affairs Coalition to collect and share information as needed in order to further my participation in the program and otherwise monitor the overall activities of the Home.Buy.Now program:

______________________________________________________________________________________________
Signature                                      Date

______________________________________________________________________________________________
Signature                                      Date