

Program Name	Program Description	Administered/ Established by:		Available to:	
		Philly	PA	Owners	Renter
<b>PROPERTY TAX RELIEF</b>					
<b>Homestead Exemption</b>	The Homestead Exemption is a real estate tax savings of up to \$419 per year by reducing the taxable assessment of primary residences by \$30,000. All Philadelphia residents are eligible for it on the property that they live in.	x		x	
<b>Longtime Owner Occupants Program (LOOP)</b>	LOOP is an income-based real estate tax abatement for homeowners of 10+ years. Their property assessment must have increased at least 300% from one year to the next.	x		x	
<b>Owner-Occupied Real Estate Tax Payment Agreement (OOPA)</b>	OOPA allows homeowners to pay back delinquent real estate taxes in affordable monthly payments that based on their income.	x		x	
<b>Low-income Senior Citizen Real Estate Tax Freeze</b>	The Senior Citizen Real Estate Tax Freeze program "freezes" or caps the real estate tax liability of any Philadelphia homeowner if they meet certain age and income requirements.	x		x	
<b>Real Estate Tax Deferral Program</b>	Residents whose real estate taxes increase by more than 15% from the previous year may be able to postpone payment on the excess amount until they sell the home.	x		x	
<b>Real Estate Tax Installment Plan</b>	The Tax Installment program is an income or age based program that allows owners to enter in to a installment plan for payment of current year real estate taxes.	x		x	
<b>Active Duty Tax Credit</b>	Members of the National Guard or armed services reserves, may be eligible for a property tax credit applied for the period they were called to active duty outside of Pennsylvania.	x		x	
<b>Catastrophic Loss-related Property Assessment</b>	When a resident's property is damaged by a fire or natural disaster resulting in a decrease of 50% or more in property value, they may qualify for a reduction in the property assessment.	x		x	
<b>Disabled Veterans Real Estate Tax Exemption</b>	If a resident or their spouse have a disability that is 100% service-connected, they may qualify for a Real Estate Tax exemption.		x	x	
<b>Pennsylvania Property Tax/Rent Rebate Program (PTRR)</b>	PTRR benefits eligible PA older residents and people with disabilities age 18 and older. The maximum standard rebate is \$650, but supplemental rebates for qualifying homeowners can boost rebates to \$975.		x	x	x
<b>HOME REPAIR PROGRAMS</b>					
<b>Basic Systems Repair Program (BSRP)</b>	BSRP provides free repairs to correct electrical, plumbing, heating, structural repair and roofing emergencies in eligible owner-occupied homes.	x		x	
<b>Adaptive Modifications Program (AMP)</b>	Allowing for easier access to and mobility within the home for people with disabilities, the Adaptive Modification Program provides free accommodations to a house or an apartment.	x		x	x
<b>Weatherization Assistance Program (WAP)</b>	Weatherization provides free weatherization and energy-efficiency improvements to owner-occupied houses and tenant-occupied rental units.	x		x	x
<b>Lead and Healthy Homes Program</b>	Lead and Healthy Homes Program provides private in-home services to eligible families, including home inspection and remediation to reduce hazards.	x		x	x
<b>Emergency Heater Hotline</b>	The program provides emergency heating system repair services for low-income homeowners.	x		x	
<b>HOMELESS PREVENTION PROGRAMS</b>					
<b>Emergency Shelter Allowance</b>	The Emergency Shelter Allowance helps a homeless or near-homeless family/individual to stop eviction from their home/apartment or foreclosure of their house (with a payment of up to \$400), find a long-term place to live, or find a short-term place to stay.	x		x	x
<b>Homelessness Prevention Program</b>	The Homelessness Prevention Program is for renters who are experiencing a financial crisis, have fallen behind on their rent, and are at risk of becoming homeless. Services include cash assistance with rent and mortgages, security deposits, or utility payments.	x			x
<b>Housing Retention Program</b>	The Housing Retention Program is for homeowners who are experiencing a financial crisis, have fallen behind on a mortgage, and are at risk of becoming homeless. It provides evaluation, education, advocacy, and financial assistance.	x		x	
<b>Residential Mortgage/Tax Foreclosure Prevention Program (SaveYourHomePhilly Hotline)</b>	Residential Mortgage and Tax Foreclosure Prevention Program helps homeowners facing or potentially facing mortgage foreclosure with free housing counseling, free legal assistance, and offers a forum where lenders can engage in good faith negotiations with homeowners.	x		x	

<b>HOMEOWNERSHIP ASSISTANCE PROGRAMS</b>					
<b>Settlement Assistance Grant</b>	The Settlement program helps first-time Philadelphia homebuyers pay for closing costs, up to \$500 per household.	x		x	
<b>Tangled Title Fund</b>	The Tangled Title Fund supports legal assistance to low-income homeowners to resolve issues where the title may not accurately reflect current ownership.	x		x	
<b>Housing Counseling</b>	Housing counseling agencies provide free counseling services to first-time buyers, home owners and tenants needing advice.	x		x	x
<b>Housing Production</b>	Funding is provided to affordable housing developers to increase the production of affordable units in Philadelphia.	x		x	
<b>UTILITY ASSISTANCE</b>					
<b>Customer Assistance Program (CAP)</b>	CAP provides eligible low-income PECO customers with a monthly credit towards their bill. The credit is based on the customer's total household gross income and energy usage.	x		x	x
<b>Customer Responsibility Program (CRP)</b>	PGW's CRP provides eligible low-income customers with a consistent discounted bill each month.	x		x	x
<b>Low Income Home Energy Assistance Program (LIHEAP)</b>	LIHEAP is a grant that offers low-income resident heating payment assistance in the form of a cash grant, sent directly to the utility company, or a crisis grant for households in immediate danger of being without heat.	x		x	x
<b>Tiered Assistance Program (TAP)</b>	TAP is a Water Revenue Bureau program for low-income customers and those with special hardships that helps to reduce their monthly water bills. Enrollment in TAP also suspends past due bills while the resident is enrolled in the program.	x		x	x
<b>Utility Emergency Services Fund (UESF)</b>	UESF uses DHCD funding to help people remain in their homes by addressing utility and other financial issues.	x		x	x
<b>RENTAL ASSISTANCE</b>					
<b>Housing Choice Voucher Program</b>	Program participants receive rental assistance so they can find affordable housing that fits their family's needs in the private market. The Philadelphia Housing Authority (PHA) operates this program.	x			x
<b>Eviction Protections</b>	The eviction defense fund is seeking to provide legal representation to ensure better outcomes for low income renters. Additional strategies are under consideration by the Eviction Taskforce to address this need.	x			x
<b>Soft Subsidy for LIHTC Projects</b>	Funding is provided to support affordable rental developers to fill construction gaps on federal low income housing tax credit projects and financing to nonprofit organizations to make investments that will preserve existing affordable rental housing developments	x			x
<b>Rental Housing Units</b>	Public housing was established to provide decent and safe rental housing for eligible low-income families, the elderly, and persons with disabilities and is operated by PHA.	x			x

Program for Housing Available in the City of Philadelphia		Available to:		Phone	Site
Program Name	Descriptions	Owners	Renter		
<b>PROPERTY TAX RELIEF</b>					
<b>Homestead Exemption</b>	The Homestead Exemption is a real estate tax savings of up to \$419 per year by reducing the taxable assessment of primary residences by \$30,000. All Philadelphia residents are eligible for it on the property that they live in.	x		Office of Property Assessment 215-686-9200	<a href="http://www.phila.gov">www.phila.gov</a> Search: Homestead Exemption
<b>Longtime Owner Occupants Program (LOOP)</b>	LOOP is an income-based real estate tax abatement for homeowners of 10+ years. Their property assessment must have increased at least 300% from one year to the next.	x			<a href="http://www.phila.gov/loop">www.phila.gov/loop</a>
<b>Owner-Occupied Real Estate Tax Payment Agreement (OOPA)</b>	OOPA allows homeowners to pay back delinquent real estate taxes in affordable monthly payments that based on their income.	x		Department of Revenue 215-686-6442	<a href="http://www.phila.gov">www.phila.gov</a> Search: OOPA
<b>Low-income Senior Citizen Real Estate Tax Freeze</b>	The Senior Citizen Real Estate Tax Freeze program "freezes" or caps the real estate tax liability of any Philadelphia homeowner if they meet certain age and income requirements.	x			<a href="http://www.phila.gov">www.phila.gov</a> Search: Tax Freeze
<b>Real Estate Tax Deferral Program</b>	Residents whose real estate taxes increase by more than 15% from the previous year may be able to postpone payment on the excess amount until they sell the home.	x			<a href="http://www.phila.gov">www.phila.gov</a> Search: Tax Deferral
<b>Real Estate Tax Installment Plan</b>	The Tax Installment program is an income or age based program that allows owners to enter in to a installment plan for payment of current year real estate taxes.	x			<a href="http://www.phila.gov">www.phila.gov</a> Search: Tax Installment
<b>Active Duty Tax Credit</b>	Members of the National Guard or armed services reserves, may be eligible for a property tax credit applied for the period they were called to active duty outside of Pennsylvania.	x			<a href="http://www.phila.gov">www.phila.gov</a> Search: Active Duty
<b>Catastrophic Loss Property Assessment</b>	When a resident's property is damaged by a fire or natural disaster resulting in a decrease of 50% or more in property value, they may qualify for a reduction in the property assessment.	x		Office of Property Assessment 215-686-6488	<a href="http://www.phila.gov">www.phila.gov</a> Search: Catastrophic Loss
<b>Disabled Veterans Real Estate Tax Exemption</b>	If a resident or their spouse have a disability that is 100% service-connected, they may qualify for a Real Estate Tax exemption.	x		Veterans Advisory Commission 215-686-3256	<a href="http://www.phila.gov">www.phila.gov</a> Search: Disabled Vet
<b>Pennsylvania Property Tax/Rent Rebate Program (PTRR)</b>	PTRR benefits eligible PA older residents and people with disabilities age 18 and older. The maximum standard rebate is \$650, but supplemental rebates for qualifying homeowners can boost rebates to \$975.	x	x	PA Department of Revenue 1-888-222-9190	<a href="http://www.revenue.pa.gov">www.revenue.pa.gov</a> Search: Rent Rebate
<b>HOMEOWNERSHIP ASSISTANCE PROGRAMS</b>					
<b>Settlement Assistance Grant</b>	The Settlement program helps first-time Philadelphia homebuyers pay for closing costs, up to \$500 per household.	x		Division of Housing and Community Development 215-686-9749	<a href="http://www.phila.gov">www.phila.gov</a> Search: Settlement
<b>Housing Counseling</b>	Housing counseling agencies provide free counseling services to first-time buyers, home owners and tenants needing advice.	x	x		
<b>Tangled Title Fund</b>	The Tangled Title Fund supports legal assistance to low-income homeowners to resolve issues where the title may not accurately reflect current ownership.	x		Philadelphia VIP 215-523-9569	<a href="https://tangledtitlefund.weebly.com/">https://tangledtitlefund.weebly.com/</a>
<b>HOME REPAIR PROGRAMS</b>					
<b>Basic Systems Repair Program (BSRP)</b>	BSRP provides free repairs to correct electrical, plumbing, heating, structural repair and roofing emergencies in eligible owner-occupied homes.	x		Philadelphia Housing Development Corporation 215-448-2160	<a href="http://www.phdchousing.org">www.phdchousing.org</a>
<b>Adaptive Modifications Program (AMP)</b>	Allowing for easier access to and mobility within the home for people with disabilities, the Adaptive Modification Program provides free accommodations to a house or an apartment.	x	x		
<b>Weatherization Assistance Program (WAP)</b>	Weatherization provides free weatherization and energy-efficiency improvements to owner-occupied houses and tenant-occupied rental units.	x	x		
<b>Lead and Healthy Homes Program</b>	Lead and Healthy Homes Program provides private in-home services to eligible families, including home inspection and remediation to reduce hazards.	x	x	Public Health 215-685-2788	<a href="http://www.phila.gov">www.phila.gov</a> Search: Lead
<b>Emergency Heater Hotline</b>	The program provides emergency heating system repair services for low-income homeowners.	x		Energy Coordinating Agency 215-568-7190	<a href="http://www.ecasavesenergy.org/node/9">www.ecasavesenergy.org/node/9</a>

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<b>Emergency Shelter Allowance</b>	The Emergency Shelter Allowance helps a homeless or near-homeless family/individual to stop eviction from their home/apartment or foreclosure of their house (with a payment of up to \$400), find a long-term place to live, or find a short-term place to stay.	x	x	Department of Human Services 215-560-7226	<a href="http://www.dhs.pa.gov">http://www.dhs.pa.gov</a> Search: Emergency Shelter Allowance
<b>Homelessness Prevention Program</b>	The Homelessness Prevention Program is for renters who are experiencing a financial crisis, have fallen behind on their rent, and are at risk of becoming homeless. Services include cash assistance with rent and mortgages, security deposits, or utility payments.		x	Diversified - 215-336-3511 or Congreso 215-763-8870	<a href="http://www.phila.gov">www.phila.gov</a> Search: Homelessness Prevention
<b>Housing Retention Program</b>	The Housing Retention Program is for homeowners who are experiencing a financial crisis, have fallen behind on a mortgage, and are at risk of becoming homeless. It provides evaluation, education, advocacy, and financial assistance.	x			
<b>Residential Mortgage/Tax Foreclosure Prevention Program (SaveYourHomePhilly Hotline)</b>	Residential Mortgage and Tax Foreclosure Prevention Program helps homeowners facing or potentially facing mortgage foreclosure with free housing counseling, free legal assistance, and offers a forum where lenders can engage in good faith negotiations with homeowners.	x		Save Your Home Philly 215-334-4663	<a href="http://www.saveyourhomephilly.org">www.saveyourhomephilly.org</a>
<b>UTILITY ASSISTANCE</b>					
<b>Customer Assistance Program (CAP)</b>	CAP provides eligible low-income PECO customers with a monthly credit towards their bill. The credit is based on the customer's total household gross income and energy usage.	x	x	PECO 800-774-7040	<a href="http://www.peco.com">www.peco.com</a> Search: Customer Assistance Program
<b>Customer Responsibility Program (CRP)</b>	PGW's CRP provides eligible low-income customers with a consistent discounted bill each month.	x	x	PGW 215-235-1000	<a href="http://www.pgworks.com/residential/customer-care/crp">www.pgworks.com/residential/customer-care/crp</a>
<b>Low Income Home Energy Assistance Program (LIHEAP)</b>	LIHEAP is a grant that offers low-income resident heating payment assistance in the form of a cash grant, sent directly to the utility company, or a crisis grant for households in immediate danger of being without heat.	x	x		<a href="http://www.pgworks.com/residential/customer-care/liheap-crisis-uesf-grants">www.pgworks.com/residential/customer-care/liheap-crisis-uesf-grants</a>
<b>Tiered Assistance Program (TAP)</b>	TAP is a Water Revenue Bureau program for low-income customers and those with special hardships that helps to reduce their monthly water bills. Enrollment in TAP also suspends past due bills while the resident is enrolled in the program.	x	x	Water Revenue 215-685-6300	<a href="http://cap.phila.gov/static/index.html">cap.phila.gov/static/index.html</a>
<b>Utility Emergency Services Fund (UESF)</b>	UESF uses DHCD funding to help people remain in their homes by addressing utility and other financial issues.	x	x	UESF 215-972-5170	<a href="http://www.uesfacts.org">www.uesfacts.org</a>
<b>Neighborhood Energy Centers</b>	Serve as "one-stop shops" for all low-income energy customers. Staff provides budget counseling and intake for conservation and home repair programs that offer more permanent solutions to the problem of energy affordability. Call ECA or visit the website for a list of centers.	x	x	Energy Coordinating Agency 215-568-7190	<a href="http://www.ecasavesenergy.org">www.ecasavesenergy.org</a>
<b>RENTAL ASSISTANCE</b>					
<b>Housing Choice Voucher Program</b>	Program participants receive rental assistance so they can find affordable housing that fits their family's needs in the private market. The Philadelphia Housing Authority (PHA) operates this program.		x	Philadelphia Housing Authority 215-684-4000	<a href="http://www.pha.phila.gov/housing">www.pha.phila.gov/housing</a>
<b>Rental Housing Units</b>	Public housing was established to provide decent and safe rental housing for eligible low-income families, the elderly, and persons with disabilities and is operated by PHA.		x		
<b>Eviction Protections</b>	The eviction defense fund is seeking to provide legal representation to ensure better outcomes for low income renters. Additional strategies are under consideration by the Eviction Taskforce to address this need.		x	Health and Human Services 215-686-8420	<a href="http://www.phila.gov/hhs/accomplishments/Pages/Taskforce.aspx">www.phila.gov/hhs/accomplishments/Pages/Taskforce.aspx</a>
<b>Eviction Protections</b>	phillytenant.org is a website and hotline that offers information on eviction protection and is a resource for tenant rights in Philadelphia.		x	phillytenant.org 267-443-2500	<a href="http://phillytenant.org">phillytenant.org</a>
<b>Emergency Assistance for People Living with HIV/AIDS</b>	The Direct Emergency Financial Assistance (DEFA) Program is an emergency financial resource for people living with HIV/AIDS faced with an emergency that demands immediate attention. The fund helps with imminent homelessness, access to medications, and other resources.	x	x	PHMC DEFA Department 267-773-4366	<a href="http://www.phmc.org">www.phmc.org</a> Search: DEFA