

Welcome to the
2023 PHDC
Annual Housing Fair
Presented by Temple University



Saturday, October 21, 2023
10 a.m. - 3 p.m.

**Temple University Aramark Student Training
& Recreation (STAR) Complex**
1816 N 15th St, Philadelphia, PA 19121

2023 PHDC Annual Housing Fair *Presented by Temple University*



Welcome to PHDC's inaugural Housing Fair! We are delighted about the 50 plus exhibitors that have partnered with us today. I hope that you find time to visit them all. I am equally excited about the over two thousand people that have registered to attend.

The goal of this Housing Fair is to connect you with a variety of housing-related programs, services, and resources. Today you will meet representatives from City-funded housing counseling agencies, financial institutions, mortgage lenders, realtors, general contractors, the City of Philadelphia, PHDC, and other organizations that are committed to all things housing.

PHDC would like to acknowledge our great partners in Philadelphia's City Council. Our illustrious Council President-Councilman Darrell L. Clarke and his team's support has been invaluable. Our Community Builder Sponsors, Temple University, and NBC10 have been fantastic partners. Their commitment to public service and support has been unwavering and the richness of their ideas and opportunities for the people of Philadelphia is heartwarming and hopeful. We could not have done this without their support. Independence Blue Cross, Bank of America, TD Bank, Prosperity Home Mortgage, and Truist made key investments that helped us bring this initiative to fruition. The participation of Civetta Property Group, Frankel Enterprises, and Fulton Mortgage Company are significant as sponsors of some of the areas you will experience today. Lastly, I also applaud the staff at PHDC who created the vision, developed the plan, and executed to help make your experience today pleasurable and successful. I am proud and pleased of their great work, commitment to excellence, and the people of Philadelphia! If you see anyone wearing a PHDC shirt, please ask them a question! We are here to help!

I hope that this Housing Fair will exceed your expectations and provide you the resources that you need to fulfill your housing dreams.

To our sponsors, exhibitors, the PHDC team, and YOU, thank you for making our inaugural Housing Fair a success. Let's mark our calendars for Fall 2024!

Dave Thomas, President and CEO
PHDC



Thank you to our sponsors!

Community Builder



Legacy Builder



Bank



PATHWAY
to ProsperitySM

by Prosperity Home Mortgage, LLC

The Closer



City of
Philadelphia

Kid Zone



CIVETTA
PROPERTY GROUP

Fulton Mortgage Company
A Division of
Fulton Bank, N.A.

The Chill Zone



Exhibitor Directory

ACHIEVEability	New Options More Opportunities
Action Wellness	Ocean First Bank
Affordable Housing Centers of Pennsylvania	Office of U.S. Congressman Dwight Evans
Arthur Abraham Registered Master Plumber	Office of U.S. Senator Bob Casey
Bank of America	Parkside Association
BIA	PECO
City of Philadelphia	Pennsylvania Housing Finance Agency
City of Philadelphia Department of Licenses and Inspections	Pennsylvania Treasury Department
City of Philadelphia Department of Revenue	PHDC
City of Philadelphia Office of Homeless Services	Philadelphia Chinatown Development Corporation
City of Philadelphia Office of Housing and Community Development	Philadelphia City Council
City of Philadelphia Register of Wills	Philadelphia Fire Department Fire Prevention Division
Civetta Property Group	Philadelphia Gas Works
Clarifi	Philadelphia Housing Authority
Congreso De Latinos Unidos, Inc.	Philadelphia Legal Assistance
Elite Level Realty	Philadelphia Senior Center
Energy Coordinating Agency	Philly5000/Urban Affairs Coalition
Esperanza	Prosperity Home Mortgage
Fox Chase Home Care	RiseUp Fund
Frankel Enterprises	School District of Philadelphia
Frankford Community Development Corporation	SEPTA
Fulton Mortgage Company	Singleton Mortgage Group
Germantown United CDC	South Kensington Community Partners
Go Magnum Loans	State Farm Insurance
GPASS	State Senator Sharif Street
Greater Philadelphia Community Alliance	TD Bank
GY Properties	Telemundo
Habitat for Humanity Philadelphia	Temple University
HACE	Temple University Real Estate Institute
Independence Blue Cross	The Landlord Locker Room ®
Inglis House	The Tess Adams Team with Keller Williams Philadelphia
Latson Construction	Tioga United
Movement Mortgage	Truist
NBC 10	Unemployment Information Center
New Kensington CDC	West Oak Lane CDC
	Whitman Council, Inc.



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Explore the Gateway: phila.gov/landlord-gateway

Now Introducing



Pathway to ProsperitySM is an initiative dedicated to increasing home ownership among qualified applicants in eligible communities throughout the greater Philadelphia, Wilmington & Camden areas.¹

Under **Pathway to ProsperitySM**, the **HomeAssist** & **HomeAccess** financial assistance programs each offer:

- ▶ **Up to \$10,000 grant²** toward borrower's down payment, closing costs, interest rate buydown or upfront mortgage insurance
- ▶ **Available with multiple loan types³**
- ▶ **No repayment required**



HomeAssist

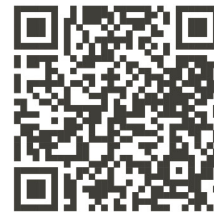
HomeAssist provides **up to \$10,000** to qualified borrowers who are moving to or currently residing in an eligible census tract.¹ Borrowers must be applying for the purchase or refinance of a primary residence.

HomeAccess

HomeAccess provides **up to \$10,000** to qualified borrowers who are currently residing in an eligible census tract¹ and applying for the purchase of a primary residence anywhere that Prosperity Home Mortgage lends.

Learn more at:

phmloans.com/pathway-to-prosperity



1. Eligible Majority-Minority Census Tracts in the greater Philadelphia, Camden & Wilmington areas may include parts of the following counties: New Castle County, DE; Cecil County, MD; Burlington County, NJ; Camden County, NJ; Gloucester County, NJ; Salem County, NJ; Bucks County, PA; Chester County, PA; Delaware County, PA; Montgomery County, PA; Philadelphia County, PA. Contact Prosperity Home Mortgage, LLC for information on qualified census tracts.

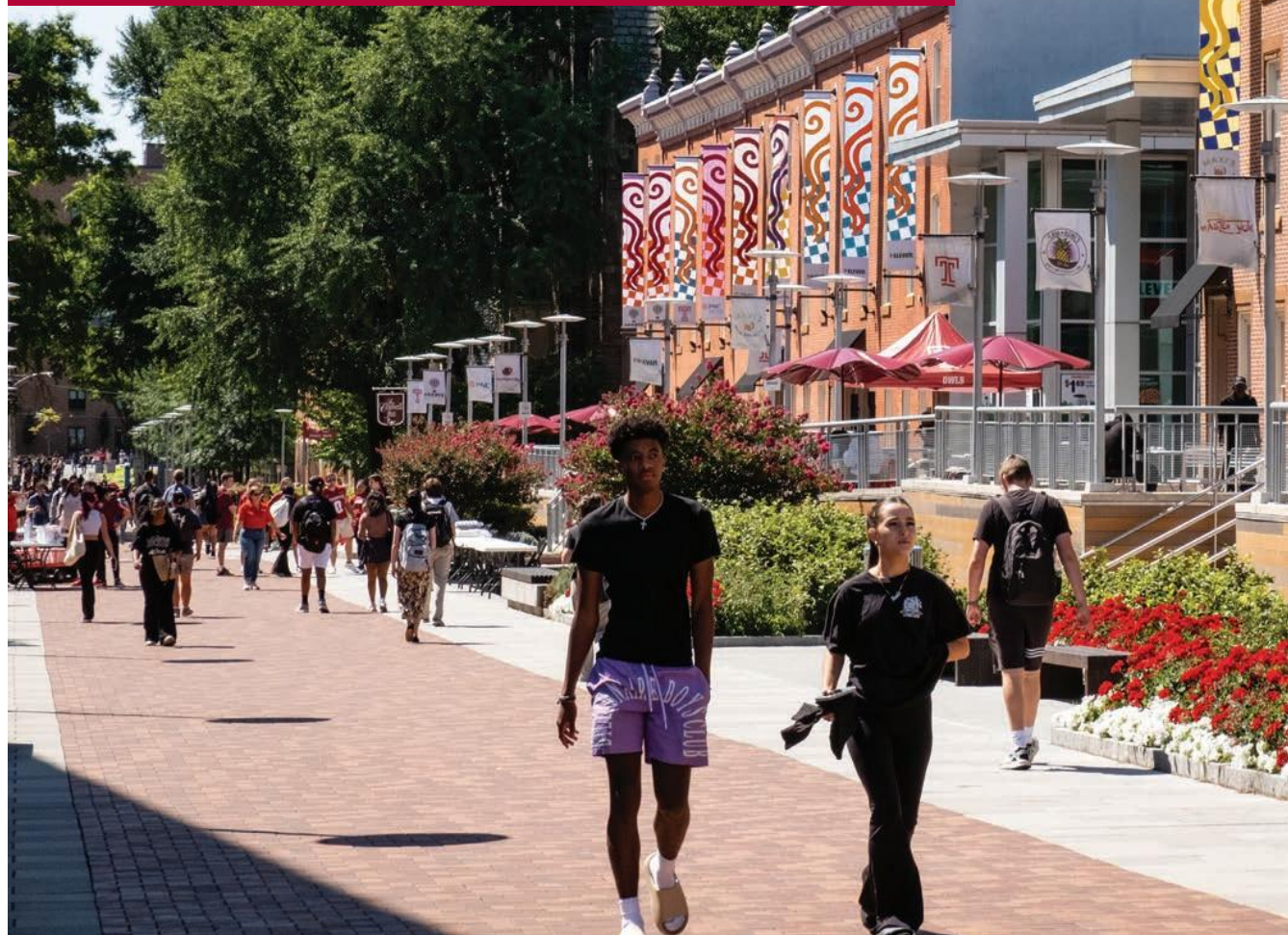
2. Borrowers may receive up to \$10,000 per qualified transaction on the Closing Disclosure, secured by a first mortgage or deed of trust (New Loan), subject to qualification, approval and closing with Prosperity Home Mortgage, LLC. The total amount may be subject to change based on loan terms, first mortgage program requirements, and agency/investor restrictions. **Only one Pathway to Prosperity grant is permitted per transaction.**

3. Not all loan types are available to all borrowers. Borrowers will be subject to qualification and must satisfy all underwriting requirements and conditions. Not all borrowers will qualify. Speak with your mortgage consultant and carefully consider each of your home financing options so you can determine the home loan program that is right for you.

©2023 Prosperity Home Mortgage, LLC. (877) 275-1762. 3060 Williams Drive, Suite 600, Fairfax, VA 22031. All first mortgage products are provided by Prosperity Home Mortgage, LLC. Not all mortgage products may be available in all areas. Not all borrowers will qualify. NMLS ID #75164 (For licensing information go to: NMLS Consumer Access at <http://www.nmlsconsumeraccess.org/>) Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act. Licensed by the Delaware State Bank Commissioner. Georgia Residential Mortgage Licensee. Massachusetts Mortgage Lender and Mortgage Broker MC75164. Licensed by the NJ Department of Banking and Insurance. Licensed Mortgage Banker-NYS Department of Financial Services. Rhode Island Licensed Lender. Rhode Island Licensed Loan Broker. Rhode Island Licensed Third-Party Loan Servicer. Also licensed in AK, AL, AR, AZ, CO, CT, DC, FL, ID, IL, IN, KS, KY, LA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NM, NV, OH, OK, OR, PA, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV and WY. (09/23) #MC231166 Expires 12/23



TOP 10 FOR RETURN ON INVESTMENT IN PENNSYLVANIA



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University

admissions.temple.edu

October 21, 2023

COUNT ON IT

always in
your
corner



Tracy Davidson & Johnny Archer

 10
COUNT ON IT

STREAM ON

peacock  Roku 

 Samsung TV Plus  XumoPLAY  Google TV

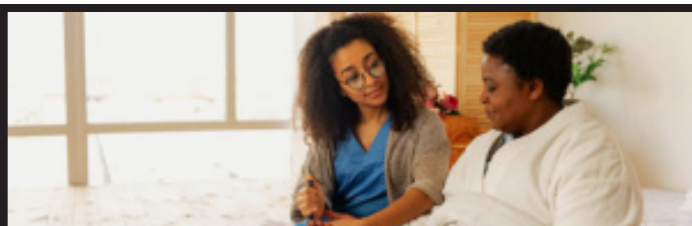
We're honored to support the PHDC 2023 Housing Fair.

Caring for the community starts with providing support for the people who live in it. So we're proud to work with PHDC. Together, we can inspire and build better lives and communities.



Truist.com

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2023 PHDC Annual Housing Fair *Presented by Temple University*



HOMEOWNERSHIP IS ACHIEVEABLE

Learn more about ACHIEVEability's IDA program to start your homeownership journey!



INDIVIDUAL DEVELOPMENT ACCOUNT

INDIVIDUAL DEVELOPMENT ACCOUNTS

The Lubert IDA Program helps individuals pay for the down payment and closing costs on a first home purchase through a matched savings account. The program offers participants incentive savings matches, personal finance and money management education, and individual counseling in order to acquire financial skills and knowledge to make asset ownership obtainable.

IDA Match Savings Goal

You save: \$2,000

Your savings match: \$4,000

Giving you a total: \$6,000

- Your total: \$6,000 will go towards your final housing purchase
- Savings Period: A minimum of three months after account opening and no more than two years before purchases.
- Monthly Deposits: A minimum of \$30 per month from income

WHAT YOU NEED TO QUALIFY

- Must have income (Part-time, full-time, or government assisted.)
- Be a resident of one of Philadelphia, Montgomery, Delaware, or Chester County (PA) or Atlantic, Burlington, Camden, Cape May or Cumberland (NJ)
- Must not have had your name on a deed for at least 3 years
- Must be income eligible:

Household#	Max Income
1	\$54,360
2	\$73,240
3	\$92,120
4	\$111,000
5	\$129,880



Contact Us For More Information :

215-748-8800

ACHIEVEability strives to permanently break the generational cycle of poverty for West Philadelphia families through higher education, affordable housing, supportive services, community and economic development and accountability.

The Family Self-Sufficiency Program (FSSP) is ACHIEVEability's signature and longest-running program. By providing affordable housing and coaching, we support families in breaking the generational cycle of poverty through education. ACHIEVEability connects families to living-wage employment, post-secondary education and permanent housing to help them move towards economic stability and mobility

FAMILY SELF-SUFFICIENCY PROGRAM

PARTICIPANT

Families experiencing housing insecurity leveraging education as a pathway out of poverty



AFFORDABLE HOUSING AND COACHING SERVICES

- Education
- Financial
- Employment
- Parenting
- Personal Development

SUCCESS

- Degree/Credentials
- Living-Wage Employment
- Stable Housing



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October 21, 2023



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Girard
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from an igniter?**

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We are hiring!

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hard work— a career with the
City will challenge you to
push your expertise to the
next level.



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We believe neighborhood development should benefit everyone.



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DEVELOPMENT
CORPORATION



nkcdc.org



Department of Planning and Development
Housing and Community Development
CITY OF PHILADELPHIA

Division of Housing and Community Development (DHCD) congratulates our partners at PHDC on their first Housing Fair!

DHCD and PHDC work closely together to serve the residents of Philadelphia for their housing and community development needs.

As part of the Department of Planning and Development, DHCD funds programs that help people buy their first homes or repair the one they're in. We save families from foreclosure and eviction. We help people with HIV/AIDS find permanent housing and people with disabilities live more independently. Our programs also tend to Philadelphia's vacant lots.

DHCD funding helps developers build new affordable homes and preserve existing ones. Those projects also create jobs in neighborhoods across the city. Our funding helps create better designed neighborhoods with engaged residents.

We're working toward a city that has a place for everyone.

Visit phila.gov/dhcd to learn more



Department of
Planning and Development
CITY OF PHILADELPHIA



City of
Philadelphia



PHDC celebrates our 2023 Housing Fair!

PHDC is Philadelphia's full-service community development organization dedicated to our neighborhoods and the people in them. PHDC's aim is to Make Philadelphia Better Block by Block. We are at the forefront of Philadelphia's efforts to expand and protect housing options, community assets and opportunities to repurpose vacant land. Working with our public, private and non-profit partners, we invest in our neighborhoods and the people in them. PHDC executes its vision through five lines of service: home improvement programs (HIP), housing finance, housing programs, land management, and capital improvements. Each component works together to change our city for the better. This Housing Fair will bring awareness for opportunities with resources, programs, and services to Philadelphia residents. Thank you to all our sponsors for helping us make 2023 Housing Fair a success!



phdcphila.org

