

PNHS QUARTERLY NEWSLETTER

PNHS HOUSING DEVELOPMENT

In October, PNHS completed construction on two long term vacant properties owned by the Philadelphia Redevelopment Authority (RDA). These properties located at Thirty & Forty-one N. 62nd Street have been fully renovated and restored to the tax roles. These properties were vacant dilapidated properties blighting this otherwise well maintained block of mostly long term homeowners. With resources provided by the RDA under the Neighborhood Stabilization Program, PNHS was able to acquire and rehabilitate these properties for sale to low- moderate income families.

Beautifully restored by the contractor, Melrose Inc. these

properties feature all new systems including a finished basement, central air conditioning, 1 and 1/2 baths, hardwood floors throughout the first floor, stainless steel appliances and rear deck in the backyard.

Bernard Hawkins, executive director stated, "These properties are among the best work done by the organization and are fully within our mission to preserve and revitalize low and moderate income neighborhoods in the City of Philadelphia. These properties were so well done that even in a down real estate market the properties were quickly scooped up by enthusiastic buyers within

weeks of being made available."

PNHS is involved in developing two other properties at 217 S. Frazier Street in West Philadelphia and 4620 Greene Street in Southwest Germantown. In keeping with PNHS' efforts to provide low and moderate income homebuyers with the highest quality living and modern amenities the Frazier Street property is a two bedroom two bath home with central air conditioning and finished basement (man cave). Priced to sell at \$84,500 this property presents the best in modern urban living. Convenient to University City and

(continues below)

HOUSING DEVELOPMENT CONTINUED

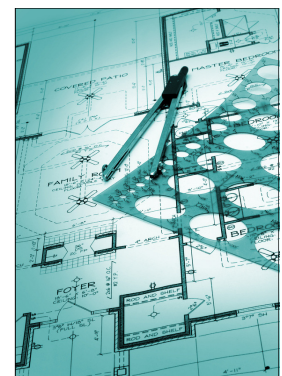
Center city via the 21 bus and the newly renovated Market St. elevated line, this property is ideal for the first-time homebuyer, young urban professional and empty nesters. This property is presently available. See Jamal Pitts of Higgins & Welch Inc. 215-247-5000 for information and to schedule a visit. The Greene Street property will be a model home in an area of Germantown where PNHS hopes to stimulate a comeback for occupant property

owners. A massive three-story nearly 3000 square foot property will be restored as a duplex. In conjunction with the Youth Build Philadelphia Charter School, St.GoBain and Cetainteed Corporations this property is under renovation with designs on achieving a Leeds Platinum Certification for energy efficient design. In keeping with the Mayors desire to make Philly one of the greenest cities in America this property is designed for

energy efficiency. A first floor apartment will be air tight, noise resistant & include all separate utilities and facilities; the mother in law unit from heaven, or a great way to supplement the mortgage payment. The upper two floors will house a family unit with three bed rooms. Central air, plumbing heating roofing all new. Expected to be for sale in May of 2012.

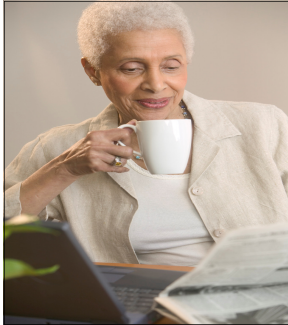
Philadelphia Neighborhood Housing Services, Inc.

- > Board Members:
- Officers:
- Michael Roepel, President
- Shirley Randleman, Vice President
- Paulette Carter, Secretary
- James Connor, Treasurer
- Bernard Hawkins, Executive Director
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- Andrew Meloney
- Carolin Irvin
- Sinclair Cooper
- Rosemary Thomas
- Victoria Brimm
- Jennifer Brown



PNHS rehab vacant properties

PNHS COMMUNITY EDUCATION PROGRAM



“The is nothing more empowering than a well informed consumer.”

During the fourth quarter of 2011 PNHS successfully provided educational workshops to senior citizens and other stakeholders involved with the Philadelphia Senior Citizens Resource Center (PSRC), located in the Church at 801 N.65th Street, (65th & Lansdowne Avenue). Twenty-seven residents participated in workshops dealing with issues such as credit, money management & budgeting, insurance, wills & estate planning and home improvement and repair. Partici-

pants benefited from presentations by experts in the various areas and left the two day event much more prepared to deal with the challenges we all face during these difficult times.

This event was made possible thanks to the generous contribution of Citizens Bank.

Bernard Hawkins executive director of PNHS stated, “There is nothing more empowering than a well informed consumer PNHS is pleased to be a party

to a process that will enable our most vulnerable citizens to be better able to preserve and protect their assets and resources and to provide them with a better quality of life. “

PNHS is planning additional workshops dealing with Credit, Tangled title, Home Maintenance and Repair and Financial Fitness. For more information please contact us at 215-476-4205.

All of the workshops are provided free of charge.

“When the roof leaks, windows no longer keep out the cold, and the old furnace just refuses to fire-up one more time” call PNHS

COMMUNITY IMPROVEMENTS SUBSIDIES & LOANS

The Community Improvements Program assist homeowners who reside in our targeted area of Cobbs Creek by subsidizing those repairs necessary to create a more comfortable and safe living environment, the entire neighborhood benefits. During the life of a property, a time comes when the roof leaks, windows no longer keep out the cold, and the old furnace just refuses to fire-up one more time. These are very costly re-

pairs but they must be done.

If you live in Cobbs Creek then you may qualify for a subsidy of 80% of the cost of the following upgrades/improvements:

Masonry; Pavement; Steps and/or Retaining Walls; Roof Repair or Replacement; Windows; doors; Insulation Materials; Porch Roof, Railings, and/or floors.

PNHS will also assist participants in the CI program in identi-

fying a qualified contractor (s) to complete the improvement project or residents can use the contractor of their choice. All contractors must be licensed, insured, and approved by PNHS prior to starting the project.

Residents that live outside of the Cobbs Creek area can apply for a PNHS loan to obtain these services.

For more information, call PNHS at 215-476-4205.

TECHNICAL ASSISTANCE FOR HOME IMPROVEMENT PROJECTS

Many residents of the city of Philadelphia lack the required technical and management skills to effectively and properly address home maintenance, repair and improvement issues.

Many become victims of unscrupulous contractors over paying for services and receiv-

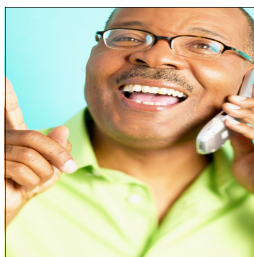
ing inferior products in return.

With PNHS’ Technical Assistance Program, homeowners can put all those worries aside. PNHS will provide affordable inspection and technical assistance services to home owners in Philadelphia.

For more information on this

program, call PNHS and ask to speak to Curtis Riley, Rehab Manager.

Phone: 215-476-4205



Improve your Home Call PNHS for Technical Assistance

FIRST TIME HOMEBUYERS WORKSHOP SCHEDULE

Thursday, February 16th,
6:00 PM—8:00 PM

Thursday, February 23rd,
6:00 PM—8:00 PM

Thursday March 1st
6:00 PM—8:00 PM
Thursday

Thursday March 8th
6:00 PM— 8: 00 PM

Thursday March 15th,
6:00 PM—8:00 PM

TOPICS:

Savings & Budget

*What to expect when meeting
with a Realtor*

*Money needed to purchase a
Home*

Grants Available

Homeowners & Title Insurance

Beware of Predatory Lenders

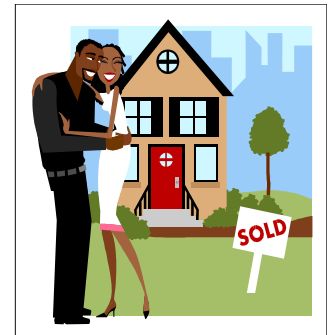
Tax Credit, Financing the Deal

and more

This 5 week series will give you a complete aspect of the Home Purchasing Process.

**Call 215-476-4205
to reserve your space**

Space is limited



This 5 week series will give you a complete aspect of the Home Purchasing Process.

LEGAL PROBLEMS WITH HOMEOWNERSHIP WORKSHOP

Do you live in a property you do not have legal title to? Is your home still in your parents or grandparents name? Did someone die and leave a property for you but you have not transferred it into your name?

Attend PNHS' Legal Problems with Homeownership Workshop Tuesday, January 31 2012, 6:00 PM-7:00 PM. Come and learn about how to find out if you are

the legal owner of your house and what to do if you are not.

Presenters will be representatives of Philadelphia VIP. Topics to be covered are:

What is a Tangled title

What help is available to have a tangled title property transferred into your name.

Importance of having the title to your home.

How to prevent title problems.

To register please call PNHS at 215-476-4205 and ask for Henry Moore, Loan Officer/ Marketing Coordinator.

Seating is limited, don't delay call today.

This is a free workshop



**Are you sure you own
your home?**

HOUSING COUNSELING PROGRAM

PNHS provides a series of workshops that provide comprehensive instructions on all aspects of the home buying process. Certificates are issued to participants who attend all of the workshops qualifying them for various home purchase assistance programs and services. Also available are Homeowner Maintenance Workshops and

Financial Literacy Workshops. Free one-on-one individual counseling is available to all workshop participants. PNHS can also provide comprehensive post purchase counseling to existing homeowners at risk of mortgage default and foreclosure or because of denial of homeowners insurance due to a poor insurance score.

PNHS is an approved Housing Counselor providing individual pre-purchase, home maintenance and foreclosure prevention counseling under contract with the City of Philadelphia, OHCD. In addition, PNHS provides pre-purchase counseling under agreement with the Pennsylvania Housing Finance Agency.

**PNHS'
Housing Counseling program
and workshops are free of
charge**



WE'RE ON THE
WEB!

www.phillynhs.org

PNHS CONTRIBUTORS & STAKEHOLDERS

**City of Philadelphia Office of Housing & Community
Development**

The Redevelopment Authority

The Philadelphia Housing Development Corporation

The Pennsylvania Housing Finance Agency

PNC Foundation

Bank of BNY Mellon

State Farm Insurance Company

Citizens Bank

Beneficial Bank

Woori America Bank

M&T Charitable Foundation

The Philadelphia Foundation

The Bank of America Charitable Foundation, Inc.

Sovereign Santander Bank

TD Bank

**Philadelphia Neighborhood
Housing Services, Inc.**

**The leading provider of homeowner
services in the city of Philadelphia.**



**5234 Chestnut Street
Philadelphia, PA 19139**

**Phone: 215-476-4205
Fax: 215-476-4271**

OTHER PNHS PROGRAMS AND SERVICES

Major System Repair Program

This citywide initiative is designed to assist Philadelphia residents with the necessary means to create a safer living environment.

Home Improvement Loans- Home Purchase Program

Through PNHS multiple loan products are made available. PNHS' Revolving Loan Fund is a tool for providing low interest mortgages and home improvement money to homeowners who can't borrow from tradi-

tional banks or other lenders at affordable terms.

Model Block Program

The Model Blocks Program is a façade treatment program that assists homeowners in repairing the front exterior of their homes. The program provides a subsidy of up to 80% of the cost of the project costs. The homeowner pays the other 20% or the balance of the project costs. The homeowner pays a 8% construction service fee based on total construction costs, minimum fee is \$250. This program is **ONLY**

offered to organized blocks through a local CDC or Neighborhood Group. The program is funded through a grant from the city of Philadelphia Office of housing and Community Development, and the local CDC or neighborhood organization that supports the program by providing the \$2,500 block participation fee.



**PNHS works to revitalize
neighborhoods and strengthen
communities**