



**DELAWARE COUNTY
OFFICE OF HOUSING AND COMMUNITY DEVELOPMENT**

October 2011

The following housing initiatives are funded in whole or part through the Delaware County Office of Housing and Community Development (OHCD) to assist County residents. Each program has a distinct application and criteria for participation. Assistance under these programs may be limited as funding is available.

Housing Rehabilitation Loan Program

The Housing Rehabilitation Loan Program provides qualified low and moderate-income homeowners with 0% deferred loans up to \$15,000 for major system repairs. Cosmetic improvements are not permitted. Special repayment terms are available for households located in the County's Revitalization Communities. This is not an emergency program, and a wait list is in effect. For more information, please call OHCD at (610) 891-5425.

Residents of Chester City, Haverford Township and Upper Darby Township should contact their local officials to determine the availability of housing rehabilitation programs in their community.

Homeownership First Program

The Homeownership First Program provides counseling and up to \$5,000 in down payment and closing costs to qualifying first time homebuyers purchasing a property in Delaware County. Funding is limited and there is no guarantee that persons completing the counseling program will receive financial assistance. The assistance takes the form of a 0% interest loan that is only repayable upon sale or transfer of the property and is forgiven after five (5) years if the property is located in a Revitalization Area. Contact the Chester Community Improvement Project at 610-876-8663; or Media Fellowship House at 610-565-0434 to apply.

Residents of Chester City, Haverford Township and Upper Darby Township should contact their local officials to determine the availability of homeownership programs in their community.

Don't Borrow Trouble Helpline

The Don't Borrow Trouble Suburban Philadelphia Campaign is a public education initiative whose focus is to assist consumers in avoiding foreclosure and predatory lending. The Campaign seeks to educate families and individuals about how to avoid mortgage modification scams and to refer consumers to available community resources. The Don't Borrow Trouble helpline was established at (888) 275-8843 to offer families a safe place to call before signing anything that puts their home at risk. Visit www.dontborrowtroublesepa.org

Consumer Credit Counseling Services of Delaware Valley, Inc.

The Consumer Credit Counseling Services of Delaware Valley, Inc. provides individual, one-on-one financial counseling at three locations in Delaware County. Services are provided on budgeting, money management, foreclosure/default, pre-purchase, bankruptcy and credit counseling. Contact CCCSDV at 800-989-2227 or visit www.cccsdv.org for more information.

Housing Counseling for Developmentally Disabled Households

Independent Living Solutions of Handi-Crafters (ILS), formerly Residential Living Options Inc., offers comprehensive services to people with disabilities who are interested in establishing housing. ILS assists developmentally disabled individuals in developing plans and accessing resources that allow them to live in homes of their choice in the community. Contact ILS at 610-384-6990 ext. 217 or visit <http://handi-crafters.org/programs/independent-living-solutions> for further information.

Fair Housing Education

The Fair Housing Council of Suburban Philadelphia (FHCSP) provides fair housing education services for County residents, housing providers, realtors, municipal governments and social service agencies. For assistance, contact FHCSP at 610-604-4411 or visit <http://fhcsp.com>.

Delaware County Office of Housing and Community Development

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