



Urban League of
Philadelphia

EMPOWERING COMMUNITIES. CHANGING LIVES.



OUR HOUSING SERVICE PROGRAMS:

Pre-purchase Counseling:

Our sessions provide you with the basic skills and techniques to assist you in the home purchasing process. Through our homeownership workshops and one on one counseling, you will learn about the rights and responsibilities of homeownership from experts in the housing industry. Topics covered will include: the home buying process, budgeting and money management, credit repair instructions, Fair Housing Laws and how to choose a lender.

Mortgage Default & Delinquency:

Our staff will assess the causes of delinquency, provide budget review and counsel you on foreclosure prevention options. We will be an advocate for you to seek a mutual resolution with your lending institution. Our HUD Certified Counselors can assist you with: loan document review, loss mitigation options, diversion counseling, HAMP loan workout and HEMAP. (Homeowners Emergency Assistance Program)

Escrow Agent:

ULP provides information to consumers on their rights regarding landlord and tenant issues. We partner with Fair Housing to administer information on laws governing the withholding of rent. We are identified as an Escrow Agent.

Tax Lien Counseling:

At ULP, we provide budget counseling for homeowners behind on their property taxes; advocate and negotiate hardship payment arrangements with firms collecting tax liens.

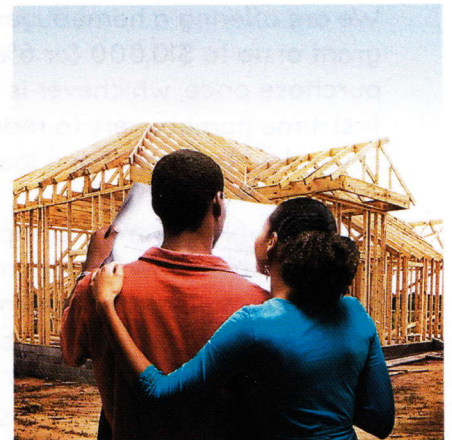
Anti-Predatory Lending Counseling:

ULP focuses on predatory lending prevention, review of existing loan documents to determine if the loan contains elements which are predatory in conjunction with the application for a home equity loan, home improvement loan or refinancing existing loans.

Utility Assistance:

ULP's Housing Department is an intake site for UESF (Utility Assistance Grant) which provides financial assistance to low income individuals and families who are facing utility terminations or who have had their utilities shut off.

We provide referral service for any issues regarding tangled titles and deed transfers. Our staff has an extensive list of resources for homeowners, heirs and rental topics.



ULP HOUSING COUNSELING DEPARTMENT

The Urban League of Philadelphia (ULP) Housing Department's mission is to promote and increase housing opportunities for minorities in the Greater Philadelphia Area.

Our goal is to promote comprehensive housing counseling services through information distribution, educational workshops, one on one counseling assistance, financial literacy and referrals in the various areas of housing.

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