



HOLDING GROUND: RECLAIMING THE LANDSCAPE OF COMMUNITY

ECOLOGICAL URBANISM
Department of Urban Studies and Planning
Massachusetts Institute of Technology

FALL 2018



Holding Ground

After more than a half century of redlining and disinvestment, capital is flowing into West Philadelphia's African-American neighborhoods, and owners are losing their homes through predatory lending (reverse-redlining) and unscrupulous practices of aggressive speculators. To make matters worse, tangled deeds make it difficult for heirs to claim a deceased relative's property. These neighborhoods are in dire need of investment, but not through tricking and cheating residents out of their homes. These problems are not just Philadelphia's; they are happening across the United States.

Working with Monumental Baptist Church and its newly-established community development corporation, students in Professor Anne Whiston Spirn's seminar on Ecological Urbanism at MIT developed an action plan to address this crisis. Monumental (founded in West Philadelphia in 1826) is a historic African-American church with a large congregation. The class built on more than three decades of action research in the West Philadelphia Landscape Project (WPLP) and the experience of community activists and the congregation of Monumental Baptist.

Acknowledgements

Ecological Urbanism Seminar, Department of Urban Studies and Planning, Massachusetts Institute of Technology, Fall 2018

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We would like to thank Pastor J. Wendell Mapson, Jr. and Deacon Jean Marie Kouassi of Monumental Baptist Church for their vision and encouragement and the congregation of the church for their warm welcome at Sunday services. We benefitted greatly from Deacon Kouassi's comments and suggestions during the class presentation at MIT in December 2018.

We are grateful to Scott Winfree for introducing us to Monumental Baptist Church, for sharing his deep knowledge about housing issues facing low income homeowners in West Philadelphia, and for his commitment to counseling those who face the loss of their property and helping them to retain their home.

We want to acknowledge Frances Walker, who first brought the problems facing low-income homeowners to our attention, especially the issues of tangled deeds and heir houses, and who introduced us to Scott Winfree. Frances has long been an inspiration for her dedication to improving West Philadelphia neighborhoods and to helping those in need. See her story at www.wplp.net/stories.

Acknowledgements

We are also grateful to Janice Trap, President of Aspen Farms, for hospitality at the community garden and for sharing her insights about the history and present of the Mill Creek neighborhood.

MIT faculty Lawrence Vale, Justin Steil, Karl Seidman, Dayna Cunningham, and Ceasar McDowell provided expertise and helped us reflect on our work. MIT student Jenny Chen, who worked at a community development corporation in West Philadelphia prior to her graduate work, provided valuable context to our work.

The Department of Urban Studies and Planning at MIT provided funds that enabled us to travel to Philadelphia for field work and the final presentation at Monumental Baptist Church.

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Introduction



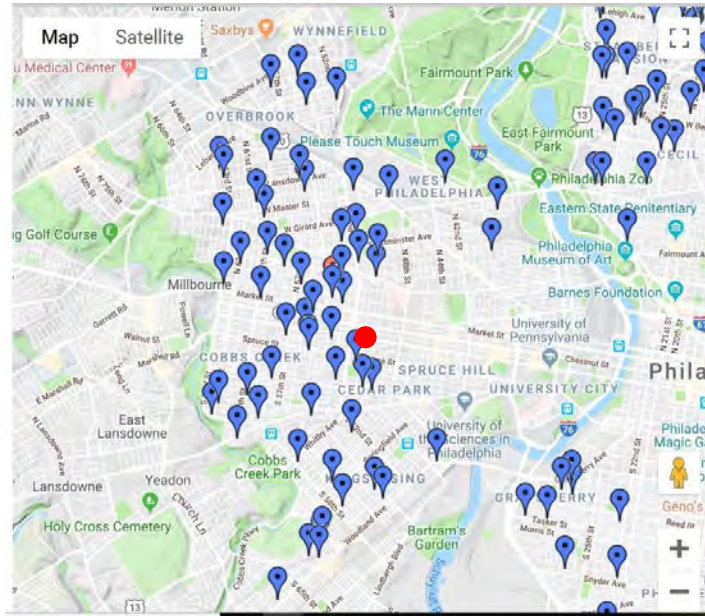
Housing Issues for Low-Income Homeowners in West Philadelphia

- Tangled deeds
- Tax liens
- Predatory lending and foreclosure
- Structural damage and environmental issues

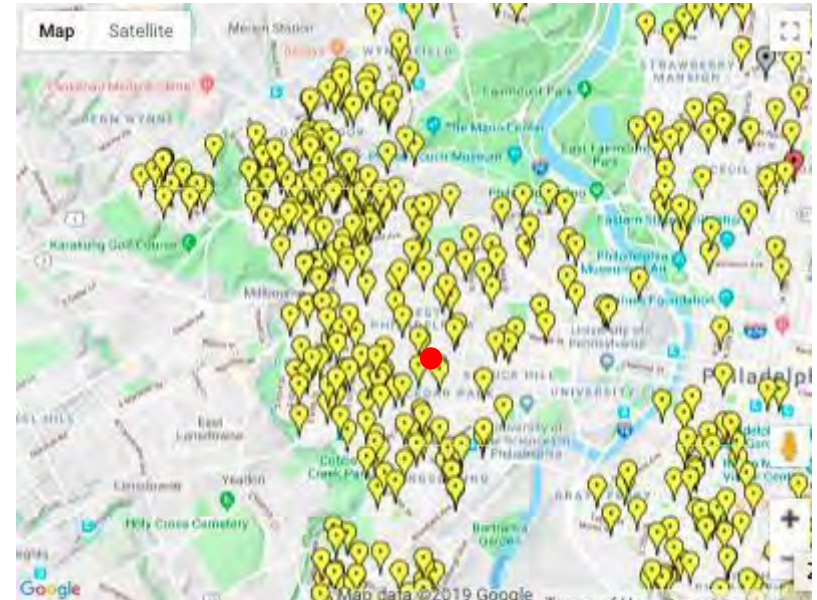
All of these challenges enable speculators to purchase properties inexpensively, flip them, and gentrify neighborhoods.

Who is affected? What is the scale?

Tax Foreclosures



Mortgage Foreclosures

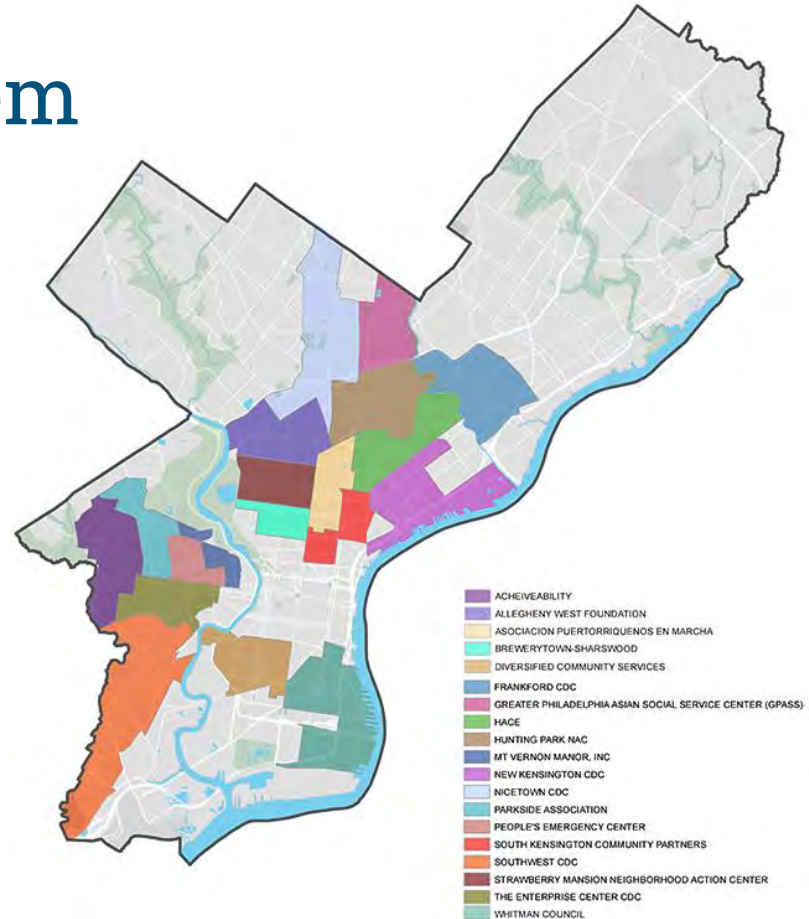


<https://www.officeofphiladelphia sheriff.com/en/real-estate/sheriffs-sale-webapp>

Existing CDC Ecosystem

Philadelphia is home to many community development corporations (CDC). These CDC's are focused on empowering businesses and residents.

However, there are opportunities to better support local homeowners in West Philadelphia.





Home Base: A Proposal



Home Base

Home Base is a community-run homeownership center that seeks to solve problems through resource provision, counseling, and mentorship. The center provides a forum for community members to connect with support, both social and financial. This one-stop shop enables homeowners and renters to overcome financial barriers, improve the stability of their neighborhood, and work toward community-wide change.

Home Base Mission

Monumental can serve as a community **leader** to accomplish the following:

Preserve
homeownership and
prevent displacement
for West Philadelphia
residents

Make environmental,
physical, and
community
improvements

Create a new platform
for community leaders
and advocates to
engage

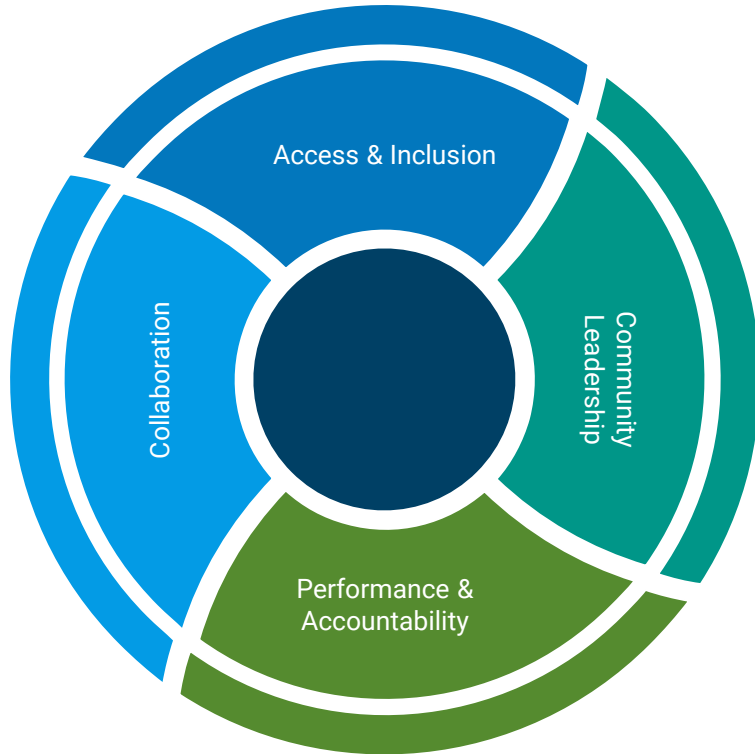
Create a forum for
community members
to discuss
neighborhood
improvements and
development

Home Base Vision

Home Base will:

- Provide a platform for community development and empowerment
- Create and connect with homeownership support networks
- Foster community advocates and organizers
- Solve homeownership challenges for local residents

Home Base Values



Access & Inclusion: Welcome local residents of all ages and abilities to get involved with Home Base

Community Leadership: Create multiple avenues for community members to become leaders and to showcase their leadership

Performance & Accountability: Create internal benchmarks for success and be accountable for meeting benchmarks

Collaboration: Foster connections with other organizations and community groups to further the mission

Home Base Organization Structure

Volunteer

Volunteers spread the word about Home Base and resources available for homeowners. Volunteers also do targeted outreach to homeowners in need.

Housing Coach

Housing Coaches work one-on-one with homeowners facing problems.

Organizer

Organizers work to make change at a community-wide level.

Home Base Organization Structure

Volunteer

Home Base will seek to engage with community members on a volunteer basis. Volunteers should have conversational knowledge of potential homeowner problems and be able to direct homeowners to assistance (either within Home Base or external organizations). Volunteers will come from the community and be of all ages. Volunteers are meant to serve as community liaisons and assist in the day-to-day operations of Home Base.

Home Base Organization Structure

Housing Coach

Housing Coaches are members of Home Base who have been trained to help homeowners solve their problems. Housing Coaches will act as housing counselors and utilize a case-based model for delivering services to homeowners in need of assistance. This includes meeting homeowners on a regular basis, contacting outside organizations, and coordinating to provide the best assistance. Housing Coaches are responsible for helping the homeowner push through barriers of access and ensuring their problem is solved.

Home Base Organization Structure

Organizer

Organizers work to make systemic change happen at the organization and community level. Organizers work to provide services to those who need it most. Organizers coordinate community events and advocacy. Organizers also engage politically and work with other CDCs to work towards system-wide change.

Home Base Case Structure

The Home Base structure of support is modeled on social service and community-development frameworks. Home Base combines case management - which provides individualized assistance - with community organizing tactics - which advocate for systems level change.

Through this combination, Home Base supports homeowners to work through their problems individually and also make changes in the larger homeownership ecosystem.

Home Base Case Structure

Connect

When someone comes through the door of Home Base, a volunteer will assist them to immediately identify the problem(s) the person faces. Volunteers will listen to the homeowner and ask a set of questions to identify the type(s) of problem(s) the homeowner is experiencing. From this information, the volunteer will direct them to resources and/or a Housing Coach.

Assist

Housing Coaches assist homeowners on a one-on-one basis. Housing Coaches are called in when a problem needs individualized attention and when homeowners need a little extra support. Housing Coaches identify resources, contact supports, and connect homeowners to the resources they need. Housing Coaches work with homeowners on a weekly basis until their problem(s) are solved.

Solve

After the homeowner has reached a solution to their problem(s), Home Base members follow-up on a bi-weekly to a monthly basis to ensure that no new problems have arisen.

Homeowners who have worked with Home Base are able to return and interact with the agency in a new capacity - as a Housing Coach or Organizer.

Home Base: Connect



Connect

When someone comes into Home Base, they immediately talk to a volunteer. Volunteers are versed in identifying types of housing problems, directing homeowners to immediately accessible resources (such as applications, resource funds, etc.) and are able to identify if the homeowner needs long-term assistance with solving their problem. If the homeowner needs long-term assistance or help with a problem, they are introduced to a Housing Coach.

Someone coming into Home Base may have heard of the services from door-to-door outreach done by Home Base or have been referred by another CDC. Volunteers take down the name of the homeowner, type of problem(s) they are experiencing or need help with, and contact information to follow-up with them.

Home Base: Assist



Connect

Assist

If a person needs assistance with a homeownership problem, they work one-on-one with a Housing Coach. Housing Coaches know who to talk to, what documents need to be in order, and how to best support the homeowner in solving their problems. This includes getting legal support or outside help, when necessary. Housing Coaches will work with homeowners on a weekly basis until their problem(s) is/are solved. This will ensure that there is forward movement on the problem and that the homeowner is receiving proper support.

Homeowners that do not need to work one-on-one with Housing Coaches will also be contacted on a weekly basis until their problem is solved. This will ensure that they are being connected to the necessary programs and that their problems are moving towards a solution.

Home Base: Solve



Connect

Assist

Solve

After problems are solved, homeowners will be contacted by a member of Home Base on a bi-weekly basis for two months, then on a monthly basis for a year. This can help ensure that no new problems have arisen.

Homeowners that have worked with Home Base are able to further their involvement by going through Housing Coach or Organizer training or become volunteers. Those that have direct experience in housing issues can often provide the best support for those going through the same thing because they have gone through the steps themselves. Going through Housing Coach and Organizer training and learning more about the variety of housing problems Philadelphians face can make them key players in organizing and helping homeowners.

Home Base Resources

Home Base Roadmaps

Resource Roadmaps seek to engage readers in three ways:

- 1) Introduce the problem
- 2) Explain how to prevent it
- 3) Help connect readers with local resources



Stop Foreclosure! Guide to the foreclosure process



Estate Planning: Guide to Preventing equity loss



Tangled Deeds: Guide to Untangling Deeds

Weather Any Storm: Guide to Weatherization & Home Repair

Property Taxes

Mortgage & Loans: Guide to Repayment

Home Base Resources

Weather Any Storm: A roadmap to weather and utility resources



Monumental Baptist Church
www.thembc.org | 215-747-1414

Pamphlet resources developed to educate Home Base participants. Designed in Google Slides so they may be easily editable.

Where should I go to get help fixing my house?

There are local resources available for homeowners (and renters) to access! Talk to someone at Home Base for more information.

Home Repair and Weatherization help in Philadelphia

City Programs

The City runs a handful of programs for homeowners.

Local CDCs

Organizations like Habitat for Humanity and Rebuilding Together may be able to help.

Beware of scams!

Beware of contractors and lenders trying to scheme you out of your home!

Home Base Resources

Tangled Deeds: A Guide to Untangling your Deed

Home Base
Monumental Baptist Church
4948 Locust St. | 215-747-1414

Pamphlet resources developed to educate Home Base participants. Designed in Google Slides so they may be easily editable.

+ What is a tangled deed?

A tangled title or deed is a title left without a clear owner or owners after the original owner dies without a will. Thus, it becomes difficult to prove rightful ownership. It can be difficult and costly for those left with tangled deeds after the death of a loved one. Sometimes relatives or friends of the original owner occupy the house without their name being on the title – whether they know this or not.

+ Why are titles and deeds important?

A title is the legal concept of ownership. A deed is the legal document that confirms a person's ownership – or that the title is in their name. Without legal ownership, the person inheriting the home may be unable to make payments for utilities, modify or pay the existing mortgage or sell the property.

Home Base Resources

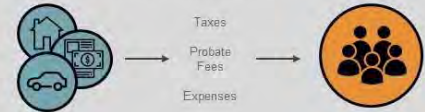
Estate Planning: A Roadmap to Long-Term Planning

Home Base
Monumental Baptist Church
4948 Locust St. | 215-747-1414

Pamphlet resources developed to educate Home Base participants. Designed in Google Slides so they may be easily editable.

+ Why have a will?

Without a will, the State will distribute your property (in Pennsylvania). With a will, you have control over the distribution of your assets. The lack of a will may lead to costly disputes between beneficiaries.



+ How do I plan my estate?

Wills take time to prepare. You have to identify your beneficiaries (those who will inherit your assets), an executor (someone to carry out the will), write it all down and put your will in a safe and secure place. It can be complicated and complex, especially if you have multiple beneficiaries you want to include. Some people use online programs. Others plan their wills with lawyers. Come to Home Base to talk with a team player to take the next step in your estate-planning journey.

Home Base Resources

Stop Foreclosure: A Roadmap to the foreclosure process and intervening

Home Base
Monumental Baptist Church
4948 Locust St. | 215-747-1414

Pamphlet resources developed to educate Home Base participants. Designed in Google Slides so they may be easily editable.

+ Ways to intervene in the foreclosure process:

There are typically two options for dealing with difficulty making your mortgage payments. 1. Retain your home (retention) or 2. Relinquish ownership of the property (disposition).

To retain your home, talk to a housing coach about these options:

- o **Repayment Plan:** Talk to your service provider to make a plan to repay the delinquent amount over a specified time period.
- o **Special Forbearance Plan:** Temporarily stop or reduce payments for a set amount of time.
- o **Mortgage Modification:** Talk to your lender to try to modify the terms of the loan.
- o **Refinance:**
- o Homeowners' Emergency Mortgage Assistance Program

If you're thinking of relinquishing ownership of the property, talk to a housing coach to see if that is the best decision for you.

- o **Short sale:** You may sell your home for less than you owe – thus paying the mortgage loan in full. Talk to a housing coach before doing this since you will likely not be able to buy the home back.
- o **Assumption:** sign over property to a qualifying individual to take possession of the home and take over making mortgage payments.
- o **Pre-Foreclosure Sale:** Sell property for amount less than necessary to pay back the mortgage loan.
- o **Deed in lieu of foreclosure:** This is an agreement to return the title of your home to the lender without going through the foreclosure process.



Home Base Toolkit


Community-centered
educational tools

Legal & Financial
resources


Community
organizing tactics




Home Base Principles of Engagement



Principle I:
Education should be
community-based and
tangible.



Principle II:
Provide people the
capacity to organize.



Principle III:
Give historical and
forward looking
meaning to the
program.

All members of Home Base face similar issues. Education surrounding housing problems must be actionable and based on community example.

Home Base Principles of Engagement

Principle I:
Education should be
community-based and
tangible.

Principle II:
Provide people the
capacity to organize.

Principle III:
Give historical and
forward looking
meaning to the
program.

Injustice does not necessarily lead those experiencing it to strive for change. People experiencing injustice must a.) understand the causes of current conditions and b.) understand their capacity to change it.

Home Base Principles of Engagement

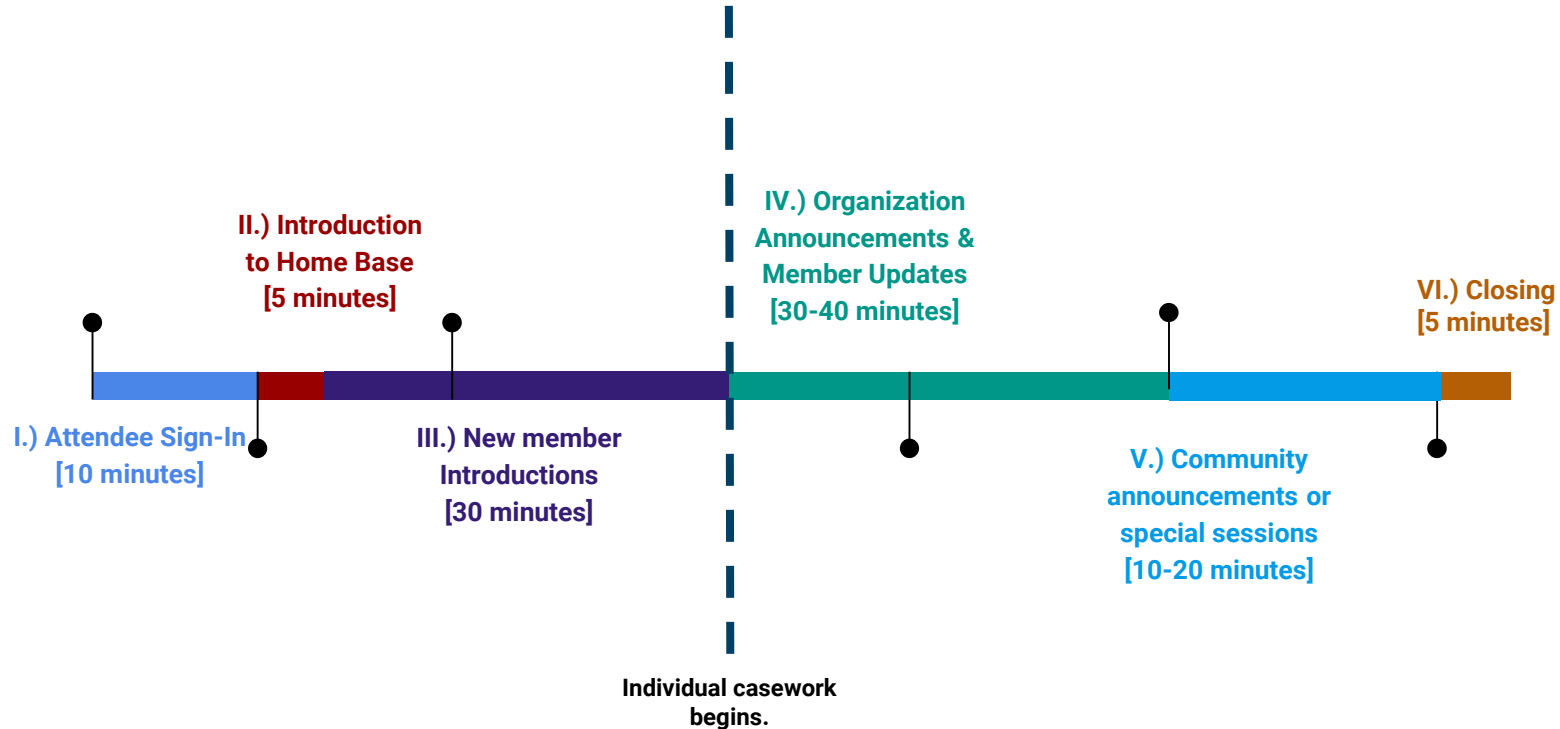
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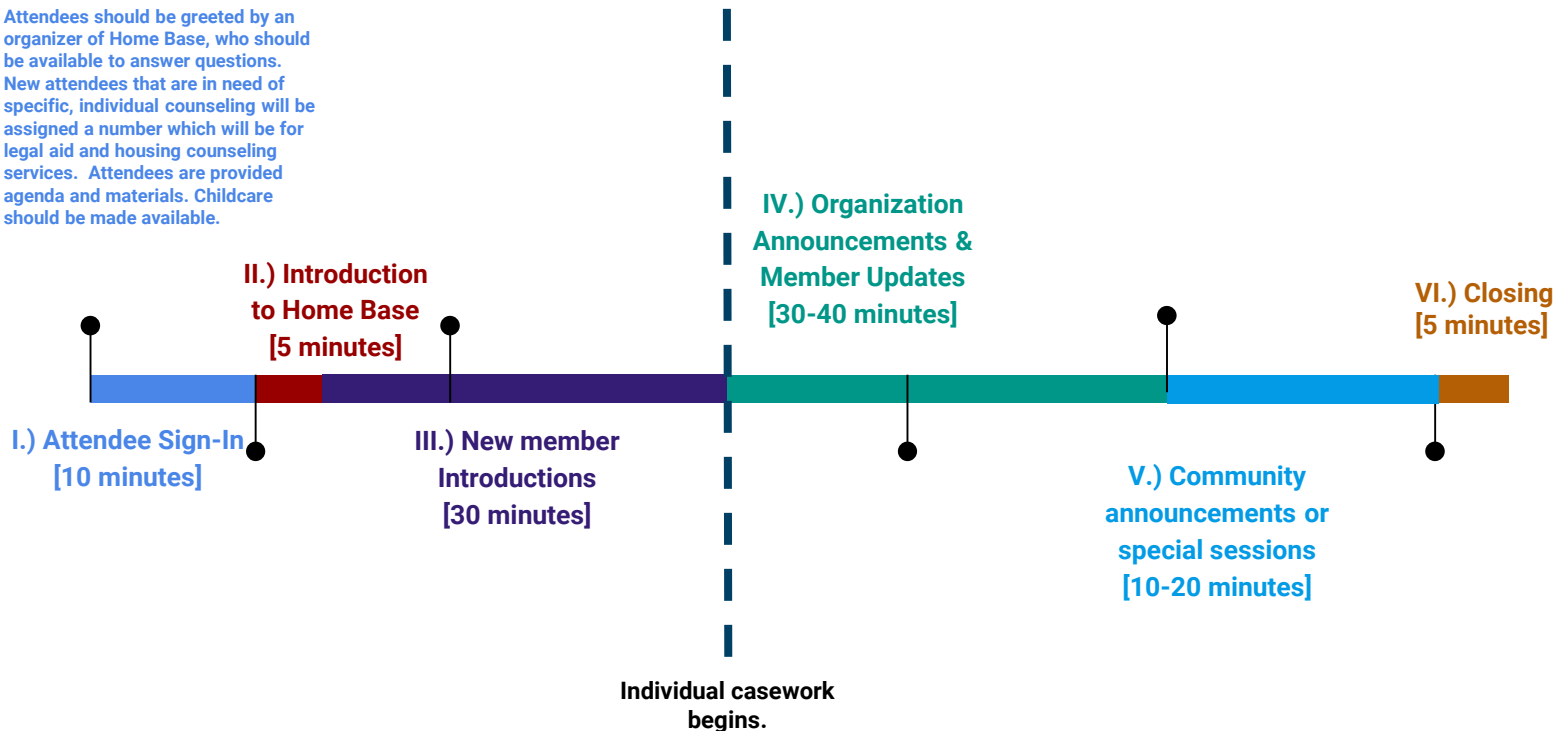
Home Base seeks to address issues that are rooted in the past and affect the present, but also provide a space for attendees and community members to envision what they want the future of the neighborhood to look like.

Home Base Meeting Structure

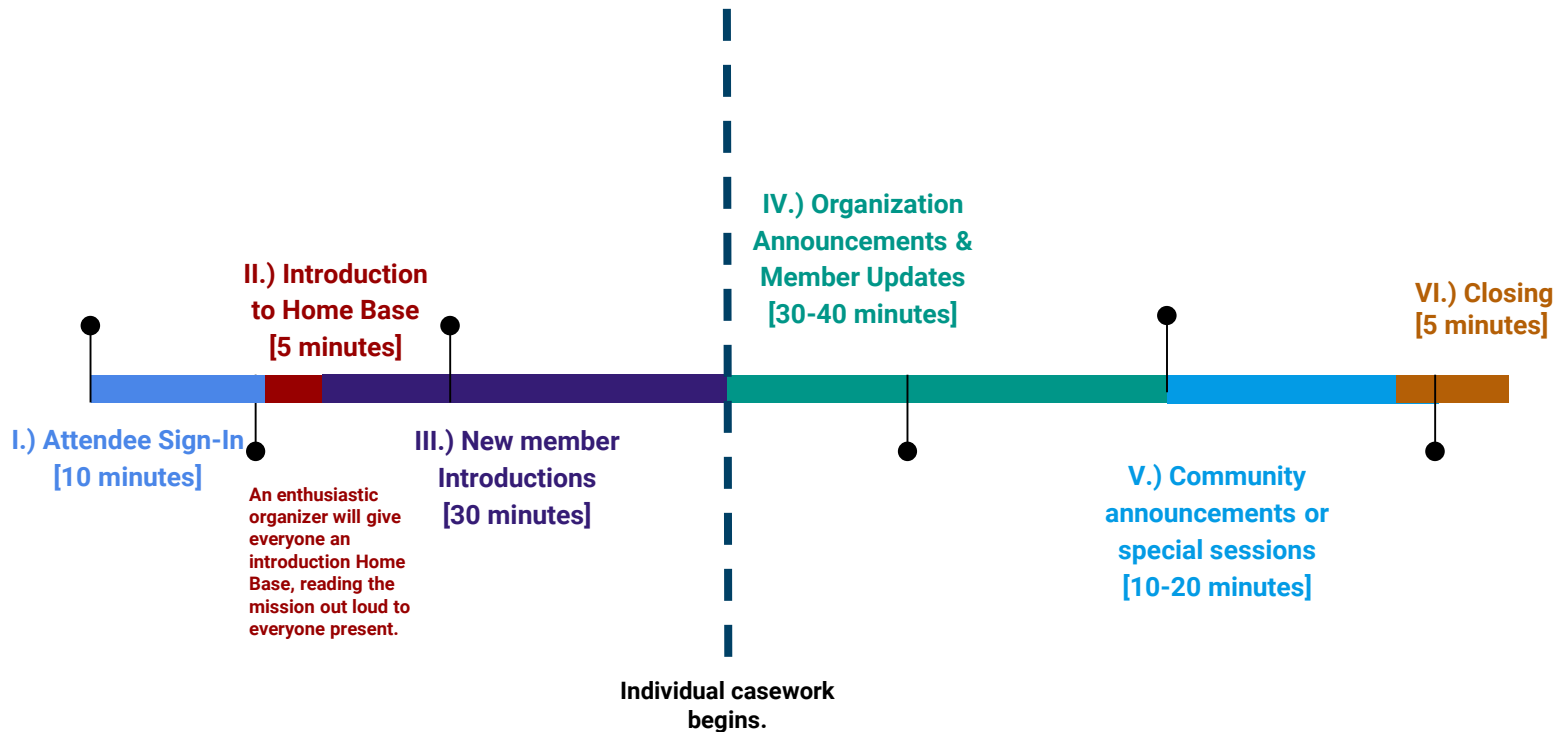


Home Base Meeting Structure

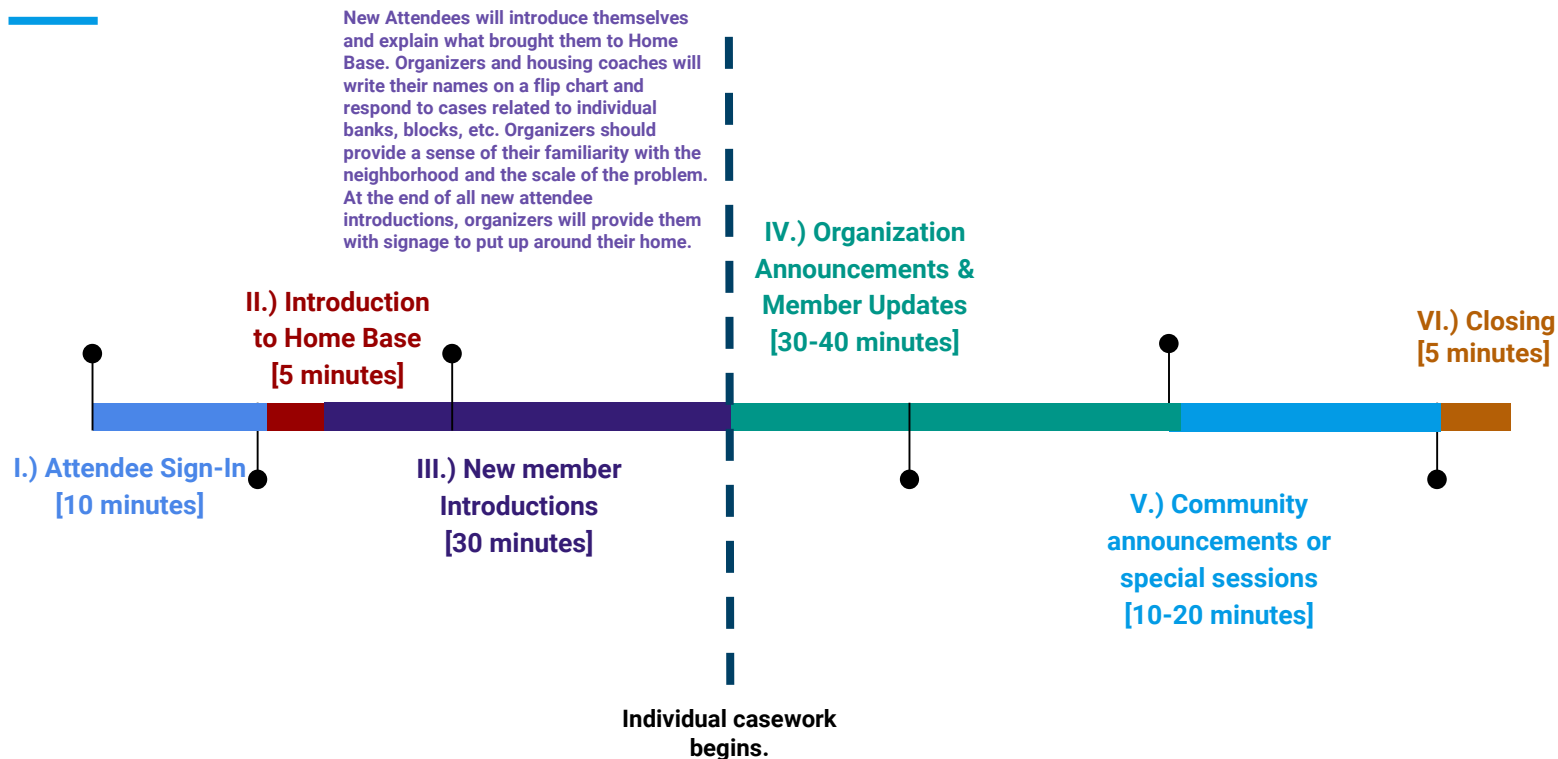
Attendees should be greeted by an organizer of Home Base, who should be available to answer questions. New attendees that are in need of specific, individual counseling will be assigned a number which will be for legal aid and housing counseling services. Attendees are provided agenda and materials. Childcare should be made available.



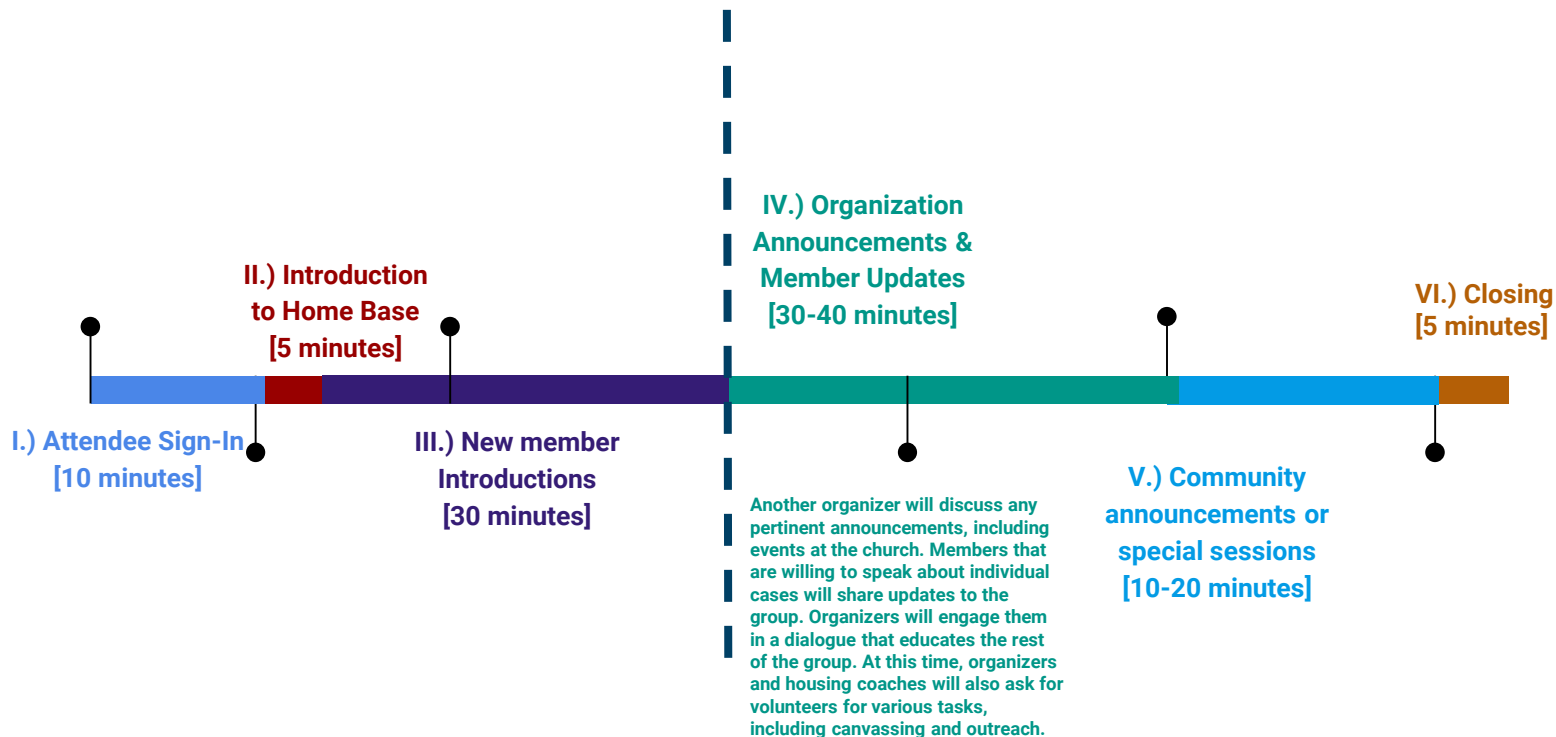
Home Base Meeting Structure



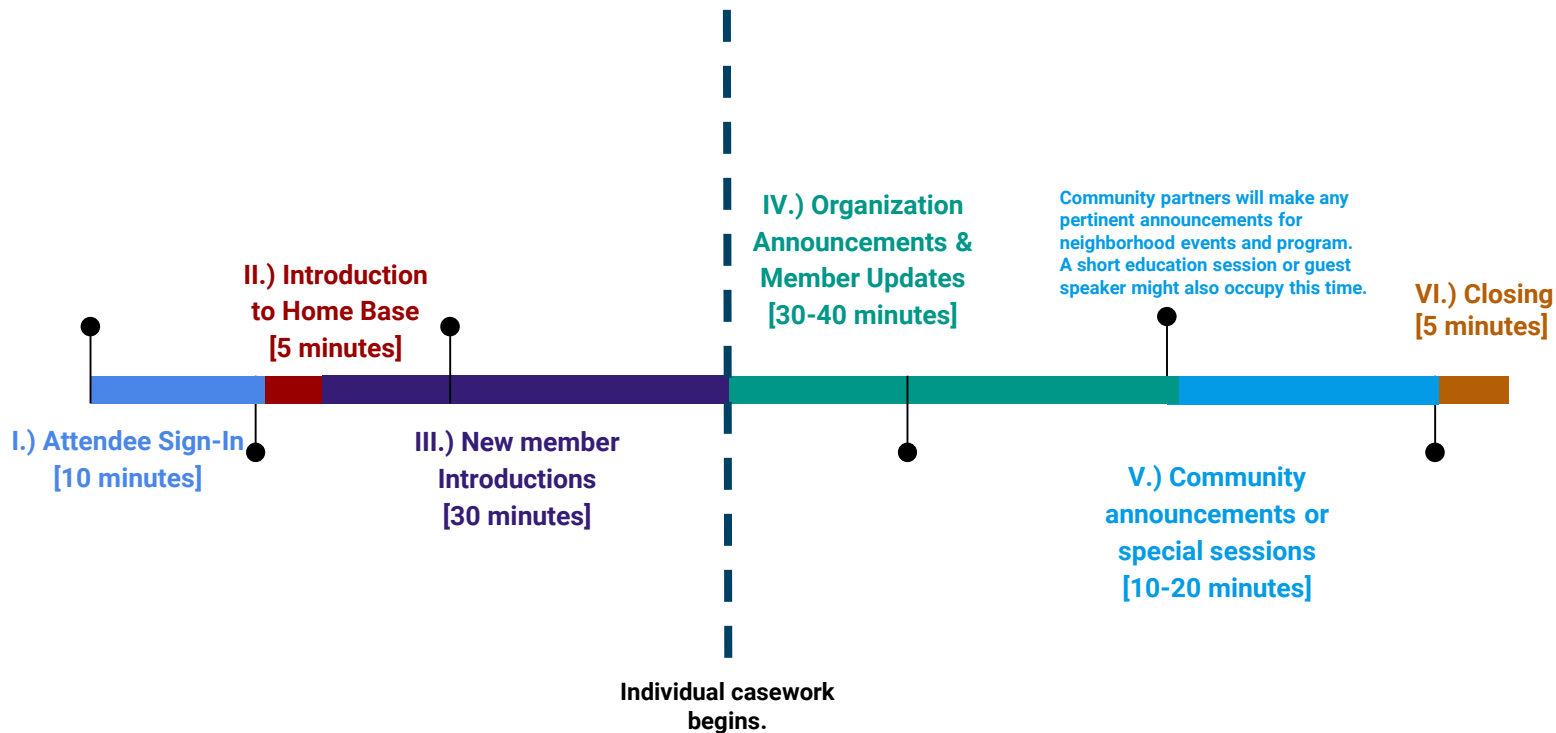
Home Base Meeting Structure



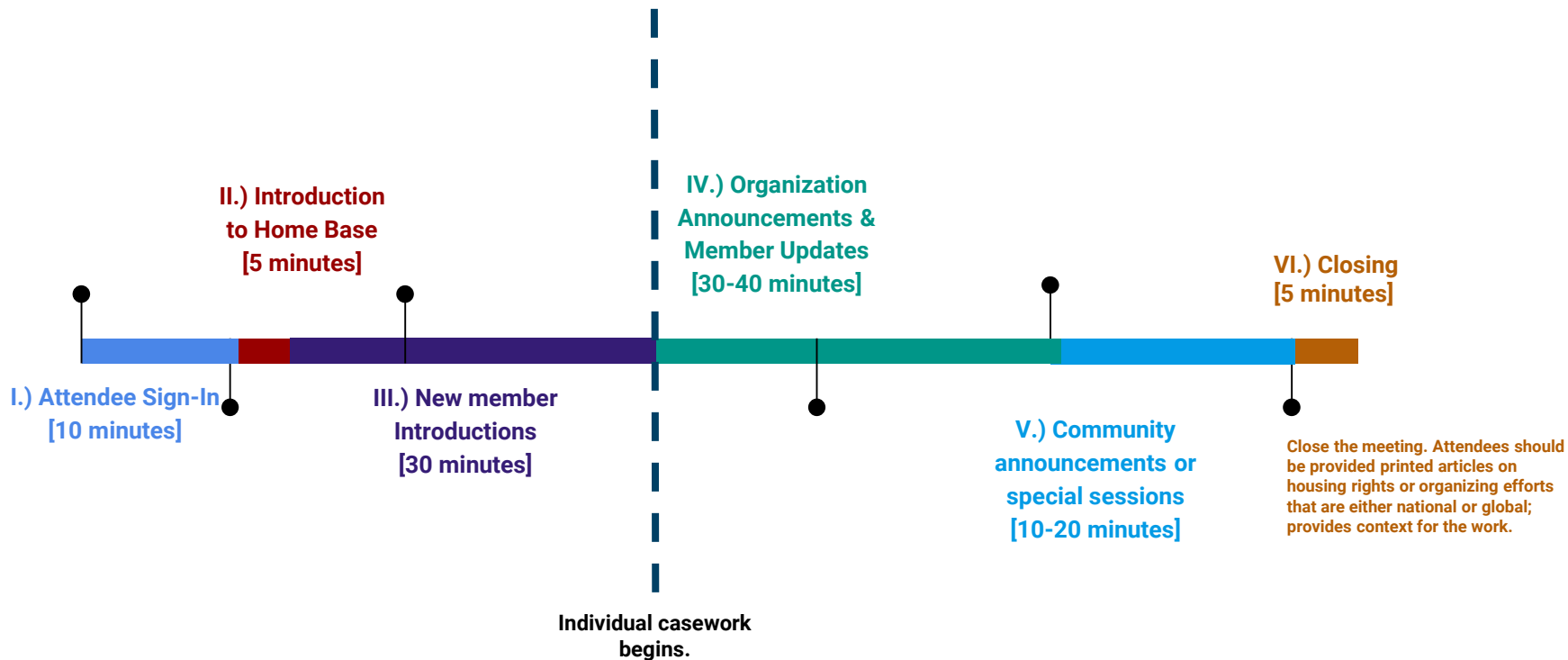
Home Base Meeting Structure



Home Base Meeting Structure



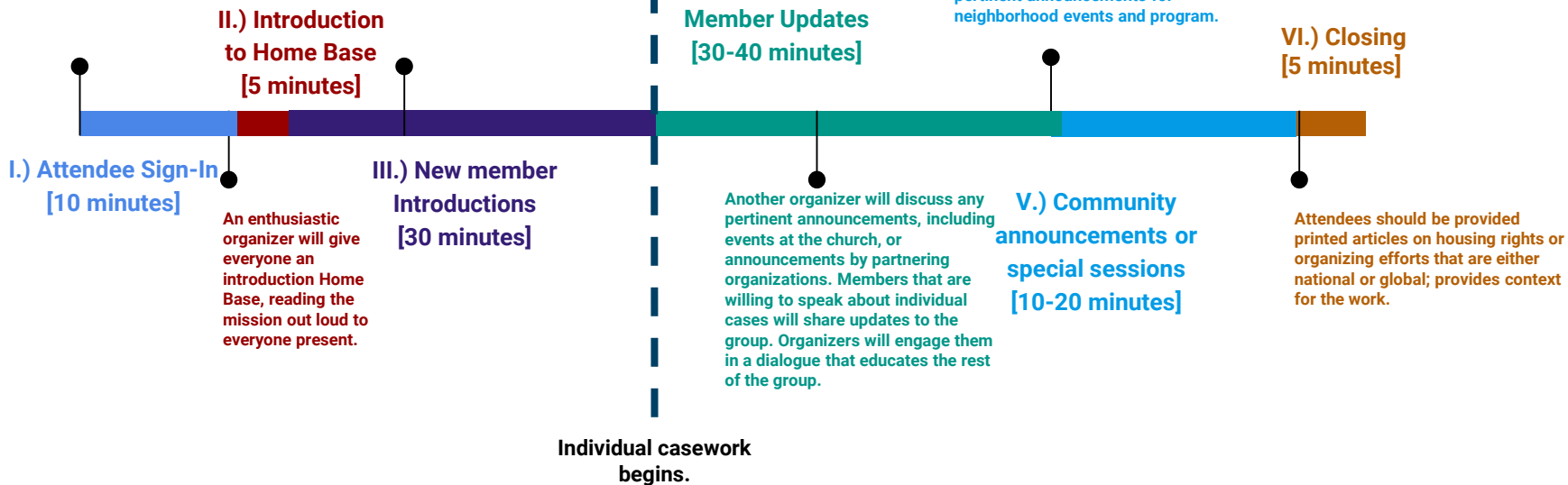
Home Base Meeting Structure



Home Base Meeting Structure

A member of Home Base should be available to answer questions. New attendees that are in need of specific, individual counseling will be assigned a number which will be for legal aid and housing counseling services. Snacks or food should be available if held during lunchtime or in the evening. Attendees are provided agenda and materials.

New Attendees will introduce themselves and explain what brought them to Home Base. Organizers will write their names on a flip chart or a chalkboard and respond to cases related to individual banks, blocks, etc. Organizers should provide a sense of their familiarity with the neighborhood and the scale of the problem. At the end of all new person introductions, organizers will provide them with signage to put up around their home.



Bringing the Community In - Strategies for Spreading the Word About Home Base

01	Congregation - Outreach	<ul style="list-style-type: none">Utilize existing networks to engage members of congregation on these issues.
02	Outreach via and to other CDCs/service providers	<ul style="list-style-type: none">Utilize networks within West Philadelphia neighborhoods to reach various populations.
03	Door-to-door targeted outreach	<ul style="list-style-type: none">Strategically target homeowners in crisis, build community capacity through in-person outreach.
04	Counter-Signs and Neighborhood Branding	<ul style="list-style-type: none">Place signage and branding for Home Base in neighborhoods of interest.
05	Partnerships with community-facing organizations	<ul style="list-style-type: none">Partner with community institutions to help spread the word.

Bringing the Community In - Strategies for Spreading the Word About Home Base

01

Congregation - Outreach

- Utilize existing networks to engage members of congregation on these issues.

1. Connect housing and community through theology. Include addresses to the congregation, program books for Sunday worship. Provide a narrative to congregation members that foreclosure and other issues with housing are not shameful, but the result of larger historic forces.
2. Utilize home visits to work with congregation members struggling with housing issues.
3. Work with associate pastors, deacons, and deaconesses to contact members of the church who may be struggling.
4. Integrate into Bible study and ministries, special session on home and its spiritual meaning.
5. Connect with this year's theme and next year's theme.

Can be framed as a Home Base Month or Week. Crucial **first step**. Without buy-in from the congregation, it will be difficult to scale the initiative to the broader public.

Bringing the Community In - Strategies for Spreading the Word About Home Base

02

Outreach via and to other
CDCs/service providers

- Utilize networks within West Philadelphia neighborhoods to reach various populations.

1. Contact existing CDCs in West Philadelphia and invite them to be a part of Home Base.
1. Ask CDCs/legal aid service providers to hold Home Base flyer materials and distribute to homeowners in need of assistance.
1. CDCs and Legal Aid Organizations Serving West Philadelphia:
 - a. Community Legal Services
 - b. Philadelphia Legal Assistance
 - c. Mt. Vernon Manor Community Development Corporation
 - d. People's Emergency Center
 - e. Southwest CDC

03

Door-to-door targeted outreach

- Strategically target homeowners in crisis, build community capacity through in-person outreach.

Conduct door-to-door outreach with **invitations** to Home Base. Invitations are delivered in person with recognizable branding.



You're invited...



...to plan your financial future

...to protect your inheritance

...to fight speculation and gentrification

...to define the future of West Philly.

Are you a homeowner facing foreclosure, or costly home repairs?
Have you received notice from the city about unpaid property taxes? Unsure if you have clear title to your property?

We can help. You are not alone.
Legal aid and housing counseling services
will be available at West Philly's first housing forum.

Monumental Baptist Church
January 15, 2019
2:00PM-6:00PM

More information at
123-456-7891
or
www.samplesite.org

03

Door-to-door targeted outreach

- Strategically target homeowners in crisis, build community capacity through in-person outreach.

Download listings of tax and mortgage foreclosures from City Sheriff sale website.

Assign canvassers to neighborhoods based on sheriff sale listings and priority blocks; assume one pair of canvassers can approach 25 homes in a half day shift.

Determine priority blocks via database from spatial modeling efforts. Assign individual homes at sheriff sale as well as priority blocks for canvassing.

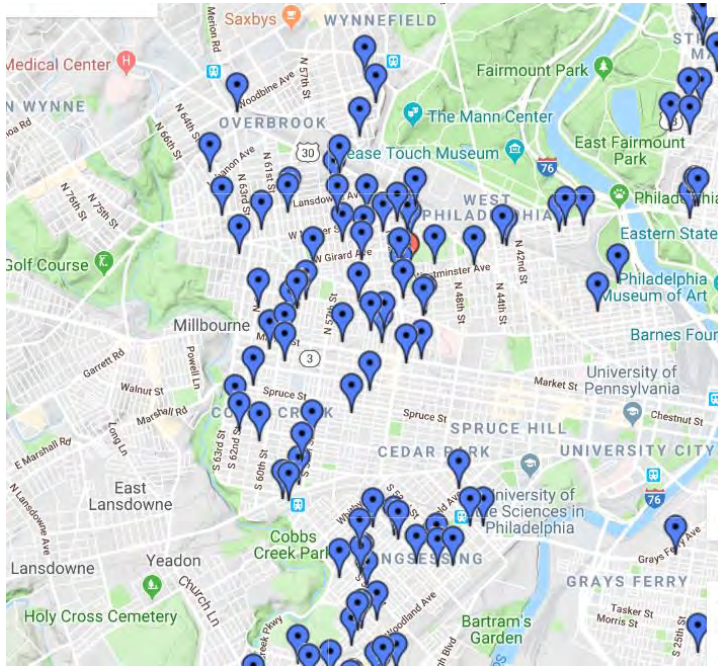
Canvassers visit homes, deliver invitations and request RSVPs for the upcoming Home Base meeting.

03

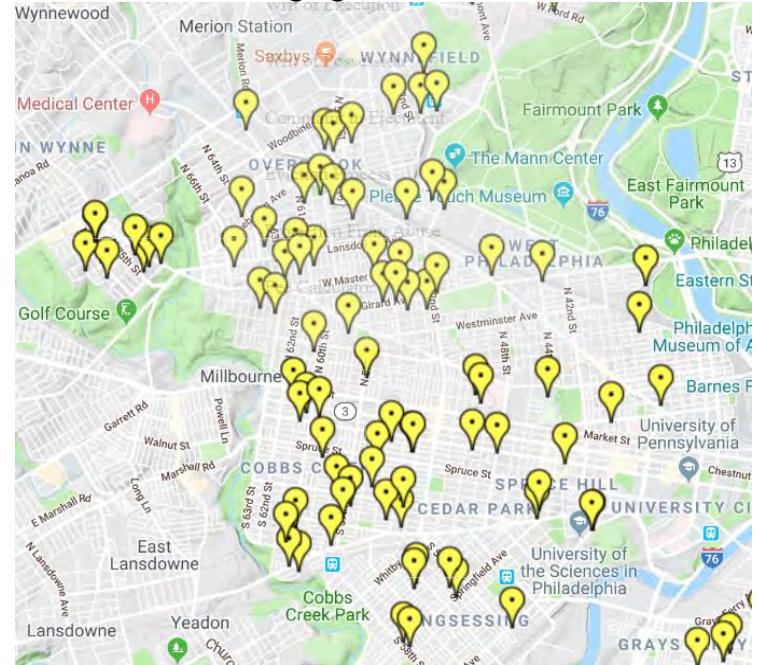
Door-to-door targeted outreach

- Strategically target homeowners in crisis, build community capacity through in-person outreach.

Tax Foreclosures



Mortgage Foreclosures

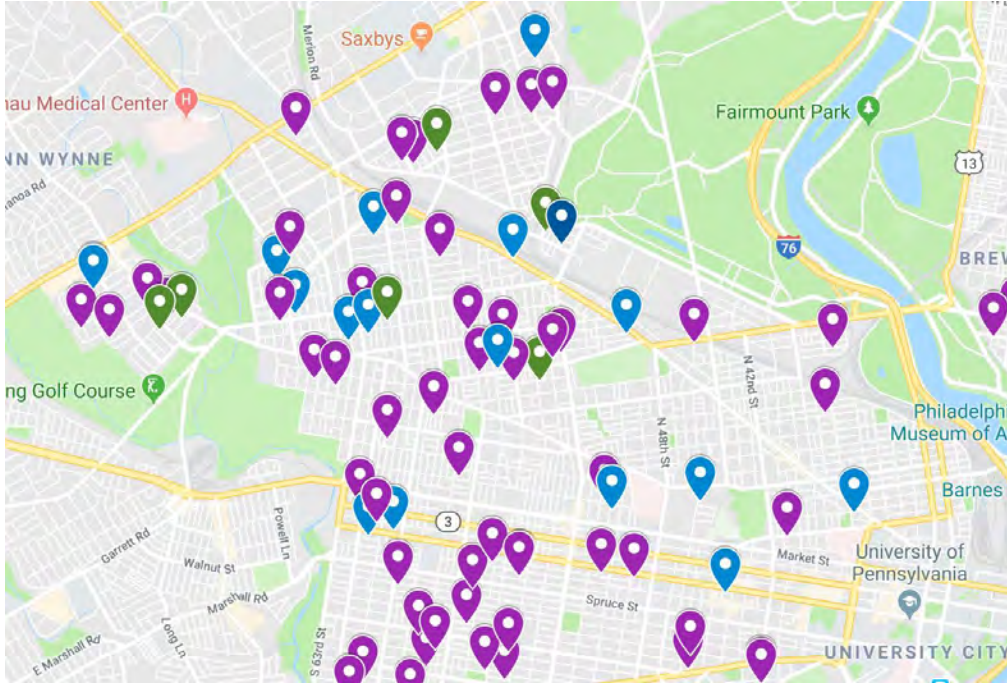


<https://www.officeofphiladelphiasheriff.com/en/real-estate/sheriffs-sale-webapp>

03

Door-to-door targeted outreach

- Strategically target homeowners in crisis, build community capacity through in-person outreach.



Mortgage Foreclosures - Data Pulled 12/2/18

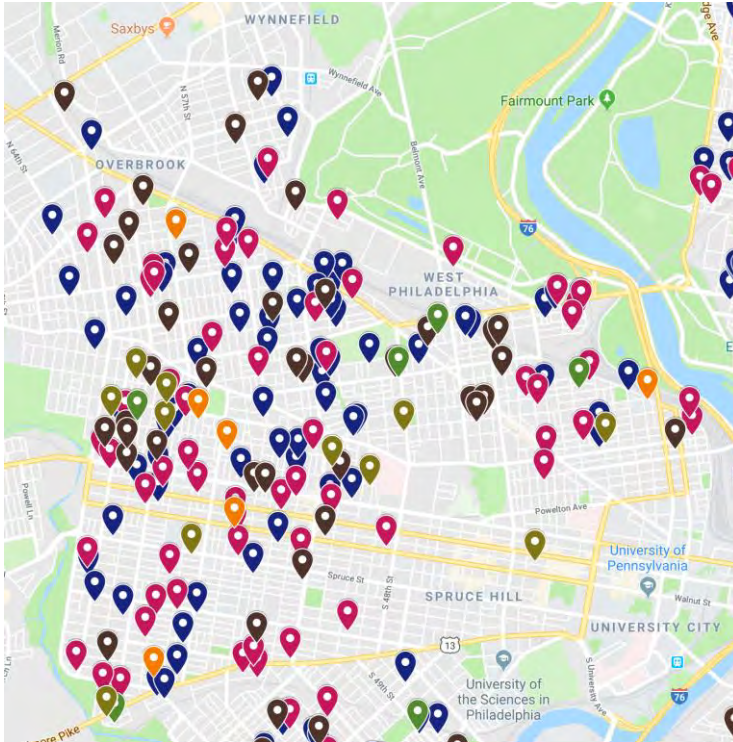
- December 4 2018
- February 5 2019
- January 8 2019
- March 5 2019

Data can be easily pulled and aggregated for short-term intervention.

03

Door-to-door targeted outreach

- Strategically target homeowners in crisis, build community capacity through in-person outreach.



Tax Foreclosures- Data Pulled 12/2/18

- December 19 2018
- January 16 2019
- February 20 2019
- May 15 2019
- March 20 2019
- April 17 2019

Data can be easily pulled and aggregated for short-term intervention.

Bringing the Community In - Strategies for Spreading the Word About Home Base

04

Counter-Signs and
Neighborhood Branding

- Post signs for Home Base in neighborhoods of interest.



 **We fight gentrification**
We stop speculation
We help homeowners

**Attend West Philly's first housing forum
to receive housing counseling & learn your rights.**

Monumental Baptist Church
January 15th, 2019
2:00PM-6:00PM

More information at
123-456-7891
or
www.samplesite.org



04

Counter-Signs and Neighborhood Branding

- Post signs for Home Base in neighborhoods of interest.



**A city of brotherly love
that sells your house
out from under you?**

**Attend West Philly's first housing forum
to meet your community & learn your rights.**

**Monumental Baptist Church
January 15th, 2019
2:00PM-6:00PM**

**More information at
123-456-7891
or
www.samplesite.org**



- Post signs for Home Base in neighborhoods of interest.

When they offer cash for keys...



...they really mean cash for your memories,
your community, and the right to profit off of
West Philly homeowners.

**Attend West Philly's first housing forum to
receive household counseling & learn your rights.**

**Monumental Baptist Church
January 15th, 2019
2:00PM-6:00PM**

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04

Counter-Signs and Neighborhood Branding

- Post signs for Home Base in neighborhoods of interest.

Redlining

→ **Disinvestment**

→ **Predatory loans**

→ **Speculation**

→ **Gentrification**

**Attend West Philly's first housing forum
receive housing counseling & learn your rights.**

**Monumental Baptist Church
January 15th, 2019
2:00PM-6:00PM**

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Bringing the Community In - Strategies for Spreading the Word About Home Base

05

Partnerships with community-facing organizations

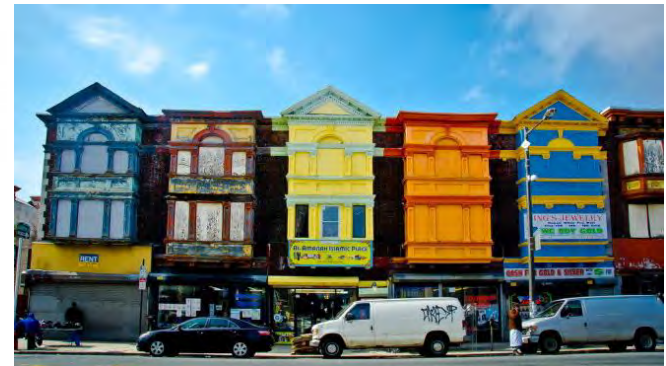
- Partner with community institutions to help spread the word.



Schools & Education advocacy organizations Including Philadelphia Student Union, West Philly Coalition of Neighborhood Schools, etc.



Home health care workers, especially for housing issues affecting the elderly.



West Philadelphia businesses, many of which may be under the threat of displacement themselves.



Monumental Pasts and Futures

Youth and Congregation Engagement &
Photography Program for Home Base



Start at Home

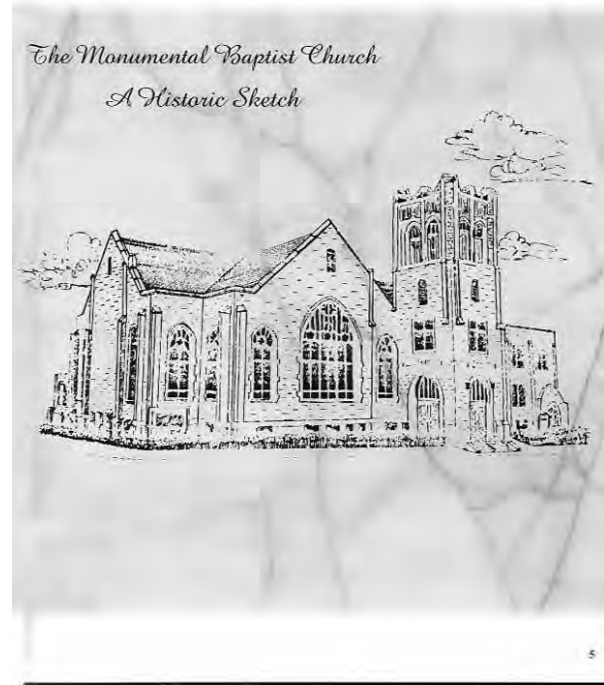
Goals: In parallel to public launch of Home Base, undertake this program in order to...

...cultivate a sense of ownership and pride surrounding housing within the congregation.

...connect older neighborhood histories with the vision that young people have for their neighborhood.

...educate young people about housing issues and train them to educate others.

Pasts



Futures



Neighborhood Imagery



Youth Engagement

- Three weeks - three workshops - with participation of youth and older congregation members
 - **Workshop 1:** Students learn the history of the neighborhood and the issues associated with the neighborhood through the Home Base housing counselor and education materials. Older congregation members bring photographs and sort through them.
 - **Workshop 2:** Students are given instructions on photography, and take photographs in collaboration with older congregation members.
 - **Workshop 3:** Students reflect on the work they've done with older congregation members and sign up to canvass for Home Base.

Workshop One - Older Congregation Members

- Prompt One (Pre-Workshop One): Bring in one old photograph that reminds you of home, or community. Preferably, these photographs will reflect the community of West Philadelphia. These photographs will be displayed.
- Prompt Two: With the photograph you brought in, write a short paragraph documenting its history. Where in West Philadelphia was it taken? What memories are associated with it? What stories? Why did you preserve this photograph?
- Prompt Three: Thinking about the photograph and the associated memories, what are you worried about for housing in West Philadelphia's future? Are there locations or blocks that you are especially concerned about?

Workshop One - Youth Members

- Young people are encouraged to share observations:
 - Do they have a sense of the housing issues in West Philadelphia? How have they seen these issues affect their neighborhoods, or the neighborhoods of others?
 - What causes these issues?
- Housing counselor from Home Base helps young people understand Home Base education materials.

Workshop Two

Once all photographs and histories have been described, youth members will be paired with older members of the congregation.

Youth members will take portraits of the older members, and choose to take photographs in a workshop from the following prompts:

- What are some good things about the place that the historic photograph portrays?
- What are some problems about the place that the historic photograph portrays?
- Document social life or take a portrait of someone that lives in the area.
- Take a photo that includes an element of the historic photo, that reimagines it.

Workshop Three

Participants reflect:

- What did they learn about West Philadelphia and histories of homeownership?
- Are there direct actions they can take, such as speaking to friends, neighbors, their own family members?

Output

Photography exhibition that the public will be invited to, with old photos and new photos paired together.

Web archive of photos celebrating Monumental's future & past.

Exhibition will promote Home Base.

Photographs will be utilized to create invitations for future Home Base sessions

Youth from program to participate as volunteers for outreach.

Resources/Partnering Organizations

**NEIGHBORHOOD
TIME EXCHANGE**

wpch

West Philadelphia
Collaborative History



Road Maps



Weather Any Storm: A roadmap to weather and utility resources



Monumental Baptist Church
www.thembc.org | 215-747-1414

+ Philadelphia experiences all the seasons and forms of weather.

+ What are common types of home problems?

We've got all the seasons and our houses have to survive all of them. It can be hard to keep up with repairs, especially as the seasons come and go. We don't always have a *rainy day* fund to help with emergency expenses for a leaky roof, old porches or new windows.

Owning a home means dealing with unexpected home issues, whether that be leaky roofs, saggy porches, or busted doors. It's important to address these issues sooner rather than later, as they can quickly develop into bigger problems.



+ There are many different types of resources.

City of Philadelphia Resources:

- [Adaptive Modifications Program](#)
- [Senior Housing Assistance Repair Program](#)
- [Basic Systems Repair Program](#)
- [Weatherization Assistance Program](#)



Community-based Programs:

- Habitat for Humanity - [Home Repair Program](#)
- Energy Coordinating Agency - [Weatherization Assistance Program](#)
- Rebuilding Together - [Block Builds](#)



The City of Philadelphia has several home repair programs. The Adaptive Modifications Program helps individuals with permanent physical disabilities live more independently in their home. The Basic Systems Repair Program offers free repairs to the electrical, plumbing and heating systems of owner-occupied homes. The Heater Hotline program makes emergency repairs to heaters. The Senior Housing Assistance Repair Program makes minor repairs in homes owned by residents 60 or old. The Weatherization Assistance Program helps homeowners and renters make their homes more energy efficient – saving on utility bills in the winter and summer.

Where should I go to get help fixing my house?

There are local resources available for homeowners (and renters) to access! Talk to someone at Home Base for more information.

Home Repair and Weatherization help in Philadelphia

City Programs

The City runs a handful of programs for homeowners.

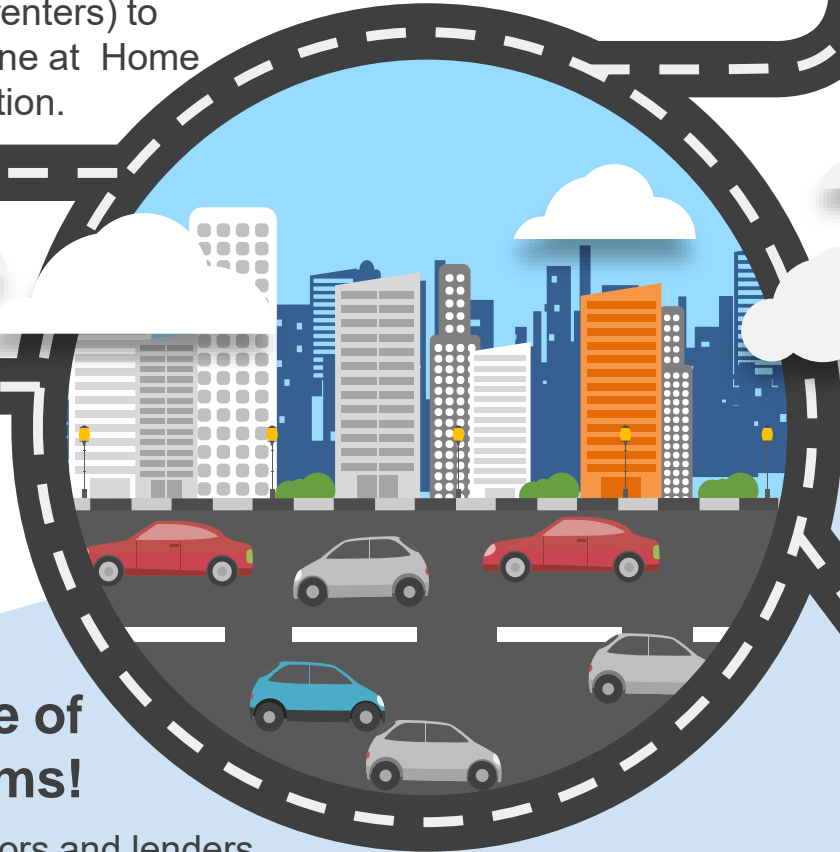
Local CDCs

Organizations like Habitat for Humanity and Rebuilding Together may be able to help.

Beware of scams!

Beware of contractors and lenders trying to scheme you out of your home!

This is a sample text.



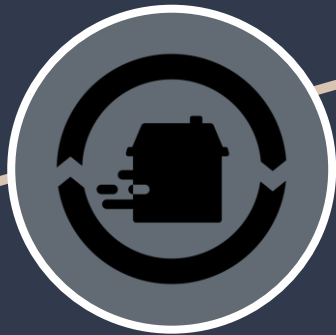
+ Local CDCs also offer help.



Organizations like Habitat for Humanity and Rebuilding Together offer home repair services, too! These community organizations know that it can be hard to afford to make critical repairs, especially when you need to make them most. Habitat for Humanity is focused on providing assistance for homeowners over 65 years old, veterans, and with children who suffer from asthma. Habitat for Humanity may still be able to provide assistance if those descriptions don't match you!

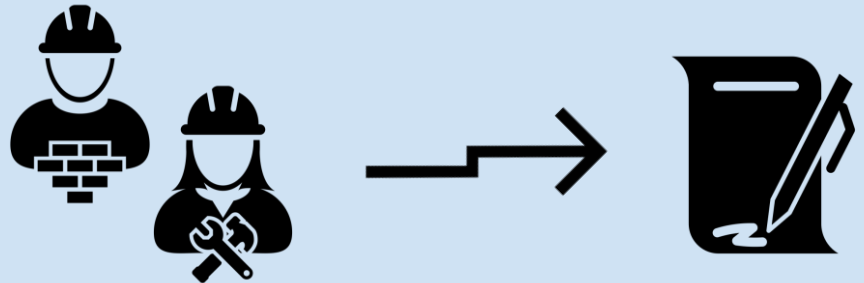
Rebuilding Together is a local organization focused on improving homes in Philadelphia. They repair homes on a block-by-block basis, so contact a Coach at Home Base if you'd like to get involved.

+ If you do hire someone to help with repairs, watch out for these tricks!



Some contractors may try to take advantage of you if you're in a rocky financial situation. Be sure to read all documents and don't let someone else take out a mortgage on your house.

Beware of contractors offering to make loans for home-repair on your behalf. Read all documents presented by the contractor and seek legal help if you do not understand or question the terms of the agreement.





Home Base at *Monumental Baptist Church*

4848 Locust St.
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Stop Foreclosure: A Roadmap to the foreclosure process and intervening

Home Base
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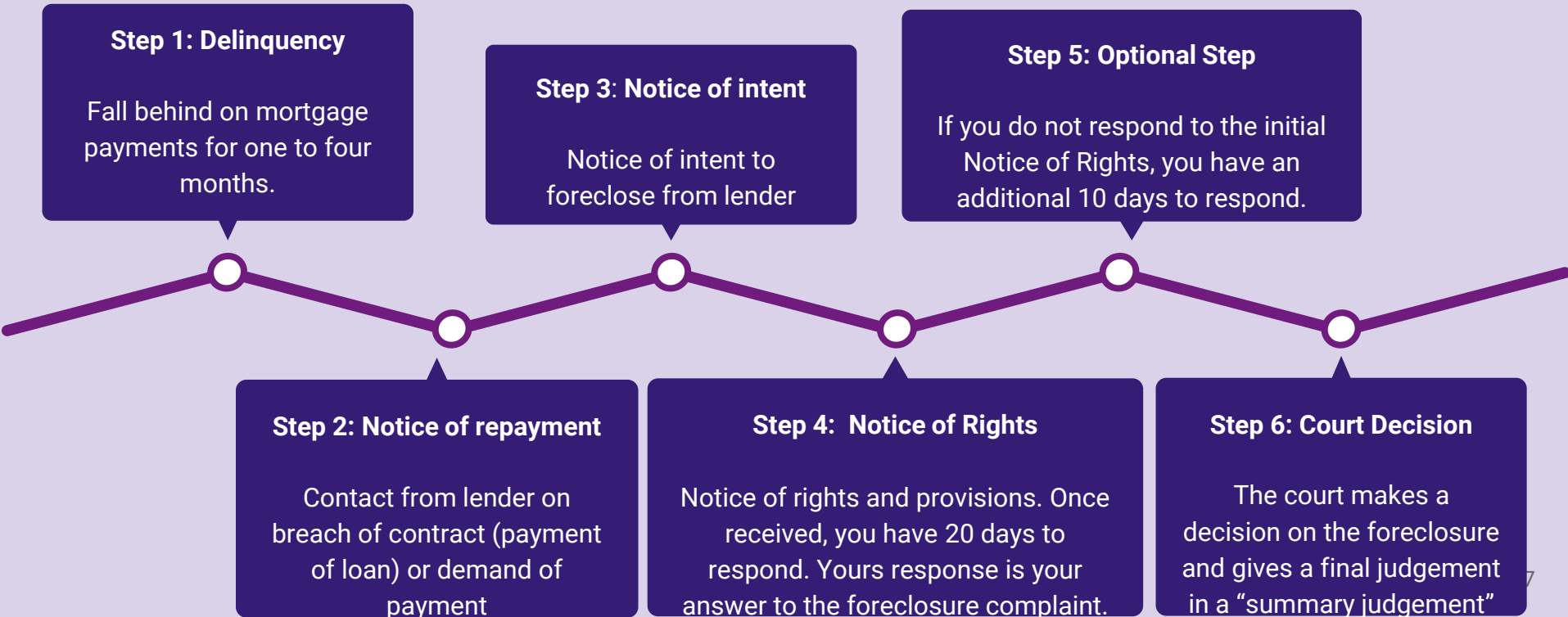
+ What is a foreclosure?

+ How does one enter foreclosure?

A foreclosure occurs when a homeowner fails to complete payments on a mortgage. Foreclosure is a legal process, which results in the forfeiture of assets to the bank or lender. The lender or bank then re-sells the property to make back the mortgage amount.

The foreclosure process begins when a homeowner fails to make repayment on the mortgage. The process normally begins after one to four months of incomplete mortgage payments.

+ What does the foreclosure process look like?



+ Ways to intervene in the foreclosure process:

There are typically two options for dealing with difficulty making your mortgage payments. 1. Retain your home (retention) or 2. Relinquish ownership of the property (disposition).

To Retain your home, talk to a housing coach about these options:

- **Repayment Plan:** Talk to your service provider to make a plan to repay the delinquent amount over a specified time period.
- **Special Forbearance Plan:** Temporarily stop or reduce payments for a set amount of time.
- **Mortgage Modification:** Talk to your lender to try to modify the terms of the loan.
- **Refinance:**
- Homeowners' Emergency Mortgage Assistance Program

If you're thinking of relinquishing ownership of the property, talk to a housing coach to see if that is the best decision for you.

- **Short sale :** You may sell you home for less than you owe – thus paying the mortgage loan in full. Talk to a housing coach before doing this since you will likely not be able to buy the home back.
- **Assumption :** sign over property to a qualifying individual to take possession of the home and take over making mortgage payments.
- **Pre-Foreclosure Sale:** Sell property for amount less than necessary to pay back the mortgage loan.
- **Deed in lieu of foreclosure:** This is an agreement to return the title of your home to the lender without going through the foreclosure process.

+ Local Resources

Save Your Home Philly is operated by the City of Philadelphia and will help you connect with a City-funded housing counselor. Resources are available! PA Housing Finance Agency offers the Homeowners' Emergency Mortgage Assistance Program.

[Here](#) is also a link to all HUD approved Housing Counseling agencies in Philadelphia.



Visit **Home Base** at Monumental Baptist Church

4948 Locust St.
Philadelphia, PA 19139

Tangled Deeds: A Guide to Untangling your Deed

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+ What is a tangled deed?

+ Why are titles and deeds important?

A tangled title or deed is a title left without a clear owner or owners after the original owner dies without a will. With no will, it becomes difficult to prove rightful ownership. It can be difficult and costly for heirs left with tangled deeds after the death of a loved one. Sometimes relatives or friends of the original owner occupy the house without their name being on the title – whether they know this or not.

A title is the legal concept of ownership. A deed is the legal document that confirms a person's ownership – or that the title is in their name. Without legal ownership, the person who inherits the home may be unable to make payments for utilities, modify or pay the existing mortgage, or sell the property.

+ Three types of Tangled Deeds



Family Owned Property

These are when the title is in the name of a deceased relative. Though someone may live on the property and may be paying taxes, they are not the legal owner unless their name is on the title.



Rent-to-Own or Lease Property

Lease-to-purchase agreements are made when a buyer and seller agree that the buyer will pay for the mortgage in installments. When the buyer has fulfilled payments, the seller will transfer the title to the buyer.



Fraudulent Deed

These include forged deeds, contractor fraud, home repair scams, mortgage rescue scams and equity stripping.

+ How do I know if I have a tangled deed?

+ How do I prevent a tangled deed for my future heir(s)?

Do you live in a home and consider yourself the homeowner? Is your name on the deed of the home? If not, you may have a tangled deed.

It is important to leave behind a will to ensure that your house is passed on to your heirs. You can prevent a tangled deed situation by creating a will with the name or names of the heir (or heirs) on it. Without a will, it can be difficult, costly, and time consuming for the heirs to prove legal ownership.

+ Where can I get help?

Departments to contact include the City of Philadelphia's Revenue Bureau, Water Department, Department of Deeds and Records, Philadelphia Corporation for Aging. These departments can help you understand the situation and can help you understand what the situation looks like from the city point of view.

The City of Philadelphia has a [Tangled Title Fund](#) to which you can apply to cover the costs of untangling your deed.

Philadelphia Law Works works with low-income home owners to untangle their deeds.



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Estate Planning: A Roadmap to Long-Term Planning

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+ What is an estate?

Everything you own (your home, car, bank accounts, furniture, etc.) is all part of your estate. No matter how large or modest, everyone has an estate. Estate planning is a way to control where these things go when you die.

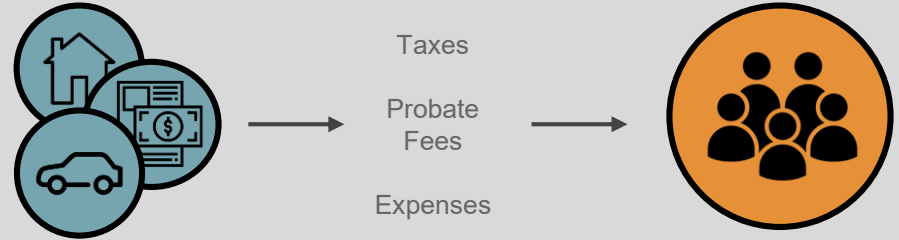


+ Do you have a will or living trust?

Wills and living trusts are sets of instructions for what happens to your assets when you pass away. These instructions help your items and assets go to those you actually want to receive them. Wills and living trusts help you and your family rest easy knowing there is a plan for your assets.

+ Why have a will?

Without a will, the State will distribute your property (in Pennsylvania). With a will, you have control over the distribution of your assets. The lack of a will may lead to costly disputes between beneficiaries.



+ How do I plan my estate?

Wills take time to prepare. You have to identify your beneficiaries (those who will inherit your assets), an executor (someone to carry out the will), write it all down and put your will in a safe and secure place. It can be complicated and complex, especially if you have multiple beneficiaries you want to include. Some people use online programs. Others plan their wills with lawyers. Come to Home Base to talk with a team player to take the next step in your estate-planning journey.

+ What goes to whom?

Do you live in a home and consider yourself the homeowner? Is your name on the deed of the home? If not, you may have a tangled deed.

Beneficiaries

Assets

+ Where do I get help?

Legal Help

- [Philadelphia Legal Assistance](#)
- [Community Legal Services](#)
- Call the Philadelphia Bar Association's Referral and Information Service at **215 - 238 - 6333**



Community organizations such as the Library of Philadelphia, Philadelphia Higher Education Network for Neighborhood Development, and other community organizations hold estate planning workshops.



For the most up to date information, contact Home Base!

Home Base Housing Coaches and volunteers will know where to point you for your estate planning needs. They'll know what you need, who to talk to and how to get the process started. Don't go it alone - you've got a whole team behind you.



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Targeted Outreach and Block Stabilization



Targeted Outreach + Block Stabilization

This project utilizes a predictive spatial model for two primary objectives. The first objective is to provide a method for targeted outreach to homeowners with a high need for assistance. The second is the introduction of a block stabilization program that includes assistance to existing residents and redevelopment opportunities utilizing a land bank-to-land trust process.



Identifying Neighborhoods in Need



Spatial Model for Identifying Vulnerable Blocks

This model mapped six housing features that, when taken together, help identify blocks that are most vulnerable to speculation and predatory lending, and where there are likely to be homeowners in need of counseling and support.

Model for Identifying Vulnerable Blocks

This model uses six spatial parameters, applied to a database of properties in Philadelphia. Each parameter is an indicator of a property's susceptibility to change with a particular focus on homeownership. These parameters are aggregated to the block level to determine the measure of each parameter per block. Then a new indicator is created by adding the individual parameters together to create a prioritization index across West Philadelphia.

Due to the sensitive nature of this information, which could be used to target vulnerable blocks, this section of the report is not included in this public document.