

**THE PHARE PROGRAM:
AT A GLANCE**

The PHARE Act was established in 2010 to provide the funding throughout the Commonwealth to assist with the creation, rehabilitation, and support of affordable housing. Currently, the program is funded by two funding sources, the Realty Transfer Tax Fund and the Marcellus Shale Fund.

“AHCOPA is such a great partnership asset to the Philadelphia community, especially in the area of estate planning and wills! I will continue to share the importance of getting it done and referring many to you.”

***– Kim Mathis,
Northwest
Neighbors of
Germantown***

Affordable Housing Centers of Pennsylvania (AHCOPA)

JANUARY 2026

Will Power Program

Delaware & Philadelphia County, PA

Addressing the affordable housing crisis rarely brings estate planning to mind, yet the connection is undeniable. When families lack clear plans for passing down property, they face a heightened risk of tangled titles that can jeopardize stability for future generations. Tangled titles make it harder to maintain a home, access repair programs, or prove ownership, often trapping families in cycles of uncertainty. In many cities, these unresolved ownership issues cluster in historically marginalized neighborhoods, deepening housing insecurity and limiting opportunities to build lasting wealth.



This reality inspired AHCOPA to create the Will Power Program in 2022, an

initiative designed to help families secure their homes, preserve generalization wealth, and prevent the legal and financial hardships caused by unclear property ownership.

The program provides education, resources, and direct legal support to ensure families can protect their most valuable asset.



In 2024, PHARE awarded the Will Power Program \$100,000, enabling AHCOPA to assist 135 households with the PHARE funding.

As of October 2025, AHCOPA has helped more than 1,000 households draft essential estate

planning documents and has supported numerous families in resolving tangle-titled issues. Through both preventative education and corrective legal intervention, the Will Program continues to strengthen housing stability and empower communities.