



**Urban League of Philadelphia Housing Counseling Programs**

Philadelphia, PA

**THE PHARE PROGRAM: AT A GLANCE**

The PHARE Act was established in 2010 to provide 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.



For 106 years, Urban League of Philadelphia, one of the oldest civil rights movements in the country, has been on the front lines to support African American families and under-served communities in the City of Philadelphia. They are an affiliate of the National Urban League with 92 affiliates serving 300 communities throughout the United States.

As an organization who believes in evaluating the needs of families in Philadelphia, the organization offers several programs such as the eviction diversion program, the foreclosure diversion program, and the homeownership program.



PHFA interviewed with Urban League of Philadelphia’s Vice President of Housing and Diversion, Abraham Reyes Pardo, who reflected on the \$200,000 grant that was awarded to the Organization in 2021 for the Housing Counseling program stating that “This PHARE grant came to us as at a very critical moment in the history of the organization when we knew we needed to keep the needle moving in the right direction, but we didn’t have the means to do that which allowed us to become ahead of the curve in West and Southwest Philadelphia, two areas that are fighting displacement.” He went on to say that this funding has been “program-changing” in the history of the Organization. A program that was previously only offering counseling sessions once or twice per month was able to offer services on a weekly basis with the funds received from PHARE. As a result of this program growth, 600 households were assisted with the help of PHARE and use of funds.

Committed to continued growth, the Organization has now launched a new initiative, Philly 5000, which will aim to create 5,000 new black and brown homeowners by 2025. This campaign was sponsored by Wells Fargo’s WORTH (Wealth Opportunity Restored Through Homeownership) initiative. More information regarding Urban League and their impact in Philadelphia can be found on their website at <https://urbanleaguephila.org/>.



**Did You Know?**

Housing Counseling and Financial Education is one of eight funding priorities that PHFA reviews for PHARE grants. This funding priority provides various types of housing counseling, including pre- and post-purchase financial education, foreclosure prevention, and other forms of direct client counseling to assist homeowners or renters.