



## INFORMATION IS POWER! *Let's Get the Word Out!*

1. **Give or email** materials to friends, near blocks or your neighborhood association
  2. **Distribute** or email to fellow church members
  3. **Host** a gathering at a park, garden or rec center
  4. **Leave** small stacks at stores in Germantown
  5. **Put** these in free food bags or boxes for distribution
  6. **Post** about the Campaign on Facebook or Instagram
  7. **Recruit** others to join the Campaign to get the word out
  8. **Canvass** or **table** at busy neighborhood spots
  9. **Ask** small businesses to give one to each customer
  10. **Join** the **GREAT Housing Committee** to get more involved!
- Brochures & postcards are available in packs of 25 at **Tip Tap** (Print Shop), **6353 Germantown Ave**, Tues-Sat, 11 AM - 6 PM, 215-844-6520. *Please sign Housing Campaign Info Sheet when you pick up!*
  - For **electronic (online) links** to this brochure for emailing or downloading & other resources including: tool kit for housing campaign organizers, CLS postcard, videos, slide show, poems & spoken word, and "Homeowner's Bill of Rights" & more, go to <https://www.greatgtown.org/predatory-homebuying>

**Campaign to STOP Predatory Home Buying in G'Town**  
Organized by Housing Committee of Germantown Residents for Economic Alternatives Together (GREAT)

Contact Members at: [GtownHousingCommittee@gmail.com](mailto:GtownHousingCommittee@gmail.com)

*Send us your name and address and any questions you have!*



## Campaign to **STOP** Predatory Home Buying in Germantown



### ARE YOU?

**Harassed** by strangers eager to buy your home? **Worried** about expensive house repairs? **Stressed** about back taxes or mortgage debt? **Upset** by all the development in G'Town? **Afraid** you'll be priced out of the neighborhood? **Fearful** you or your neighbors may lose your homes?



### GOOD NEWS!

#### FREE Help for Homeowners

Here in Germantown and citywide, there is **free help** for homeowners facing harassment, with questions on their legal rights and home's value, or experiencing financial challenges. Inside, is a **Resource Guide** listing housing counselors and programs for you and your neighbors:

- **Learn** your legal rights and **Stop** harassment
- **Find** the value of your home
- **Apply** for free or low interest home repair funds
- **Resolve** tangled titles, delinquent mortgages, back taxes even if facing foreclosure or sheriff sale

## What is Predatory Home Buying?

**Predatory Home Buying** is a system that uses high pressure tactics to convince owners to make snap decisions to sell. “**Residential Property Wholesalers**” call, text, send letters, take pics and hand out business cards with a smile. Some plaster poles with “We Buy ‘As Is’ Houses for Cash” signs. Their goal is to get you to sell for the lowest price under your home’s **fair market value** with promises of a quick sale and cash in your pocket. These predatory home buyers don’t care about you, your rights or the true value of your home. Our goal is to tell you about **Free Resources** to help you maintain and keep your home or get a fair price if you choose to sell.

## Who are the most Vulnerable Targets?

**Predatory home buyers** target seniors and low-income residents with homes often in need of major repairs or age or disability modifications. Anyone on a fixed income or facing a financial crisis is at risk. The wholesalers also focus on people whose houses visibly need maintenance. Through public records, they target owners with delinquent mortgages or back taxes, often when sheriff sales or foreclosures are looming. They also prey on people with inherited properties and “**tangled titles.**”

## How does Predatory Home Buying Hurt Us All?

**Predatory Home Buying** hurts all Germantowners, even renters and “secure” owners by creating instability. It pushes out long term and older folks who are keepers of our community’s culture and history or act as mentors to youth and newcomers. It brings in developers whose projects raise housing costs and rents. Valued households are lost to Germantown; families lose generational wealth and housing security, and dollars leave our neighborhood. Lastly, these developers rarely care about preserving rather than demolishing historic buildings; whether or not what they build “fits in” or adds to Germantown’s beauty; if houses and apartments are affordable; or, about saving parks and green spaces for all to enjoy.

## HOMEOWNER’S RESOURCE GUIDE

*Most of these Groups & Programs also assist RENTERS!*

- “**Homeowner’s Bill of Rights**” - You must be given & sign this document at least 3 days before an offer is presented for you to sign! <https://www.phila.gov/media/20210408141556/Disclosure-to-Homeowners-with-solicitation-to-purchase-rev-4.8.21.pdf>
- **Your Home’s Fair Market Value** - Your home’s assessed value for taxation purposes is listed on [property.phila.gov](http://property.phila.gov). Also, a reputable licensed real estate agent can help you figure out the potential value. **Look at multiple sources!**



## Germantown Resources

Mortgages, Taxes, Repairs, Energy, Budgeting, Rent

For assistance & advice on foreclosure or to stop sheriff sales, **MORTGAGE** forbearance or renegotiation, **EVICTION, RENT, TAXES** (*Homestead Exemption, LOOP, payment plans*), minor or major **REPAIRS** or modifications, **ENERGY** upgrades or grants, financial management & **BUDGET** counseling, these groups can help you!

- **Center in the Park** - 5818 Germantown Ave. (in Vernon Park) 215-848-7722 X251, <https://centerintheparkphila.org> 
- **Face to Face Germantown** - 123 E. Price St. 215-438-7939 X230, <https://facetofacegermantown.org> - M, Th. & F, 10 AM - 2 PM  
Contact: [Anna.Brickman@facetofacegermantown.org](mailto:Anna.Brickman@facetofacegermantown.org)
- **Germantown United CDC** - 5320 Germantown Ave. 215-856-4303, <https://germantownunitedcdc.org> - Contact: Rhakeim Miller at [rmiller@germantownunitedcdc.org](mailto:rmiller@germantownunitedcdc.org)
- **Germantown Mutual Aid Fund** - contact: [greatgtown.org/mutual-aid](http://greatgtown.org/mutual-aid). to request basic expense help: mortgage, taxes, repairs, utilities, rent.

## Citywide Resources

- **Community Legal Services (CLS)** - 215-981-3700
- **Save Your Home Philly Hot Line** - 215-334-4663

