

STABILIZING

Homeowners in Germantown



Fall 2024

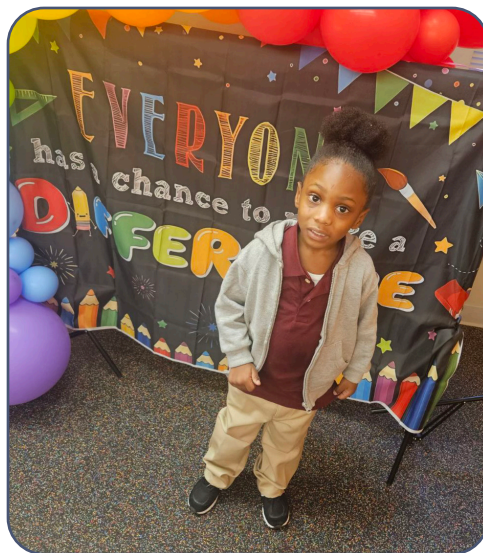
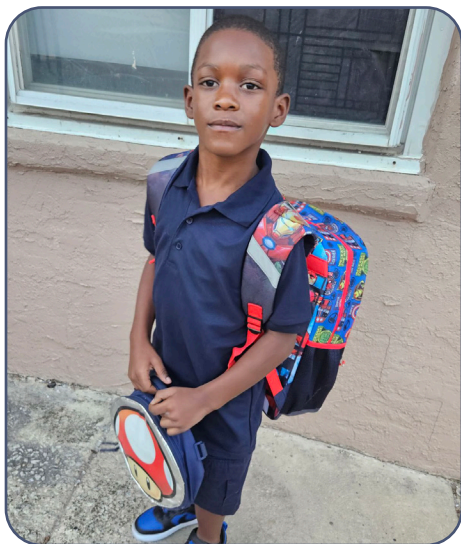


*Promoting Equity &
Preserving Legacy*

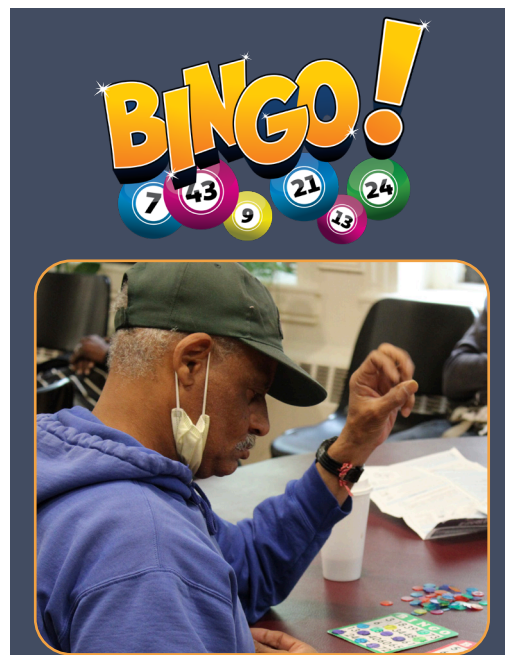


BUILDING STUDENT SUCCESS

Your *support* helps connect families to critical resources



At the start of this school year, Vanessa and her two sons, Prince and Ny'Siem, faced challenges. When she enrolled her younger son in Mercy Neighborhood Ministries Preschool at Face to Face, she shared with the Educational Equity staff that she needed help finding stable and affordable housing. They were staying with a family member until she could find someplace to live. The Face to Face Family Liaison took swift action by first connecting Vanessa to our housing navigator. They also applied for support with school uniforms under the McKinney Vento Act, which assists families and students experiencing homelessness and housing instability. This program requires a community organization to submit the request. The uniform pack they received was comprehensive, including polo shirts, pants, undershirts, underwear, socks, a backpack, and essential school supplies. Face to Face delivered this much-needed package to the family just in time for the beginning of the school year. Your kindness helped ensure that children, like Prince and Ny'Siem, have the opportunity to thrive in the academic environment, regardless of their housing situation.



Guests enjoy weekly BINGO




Winner Rosa selects hand cream as her prize

GROWING DEMAND FOR STATE IDENTIFICATION

Your *generosity* helps guests obtain an ID

It is the first workday of the month, and a crowd gathers outside of Face to Face, before the doors open, hoping to obtain one of the 50 funded state identifications available. Face to Face is currently the only organization in the city that pays for this vital document.



Anita, who has experienced homelessness and health issues, finally found a room to rent in West Philadelphia. Shortly after moving in, someone broke into her room while she was sleeping and stole her wallet, which contained money and her identification. Getting a new ID is crucial for finding new, safe housing, obtaining necessary medical care, and accessing food from a food pantry. 

ID NEEDED FOR:

- ✔ Applying for a job
- ✔ Applying for housing
- ✔ Applying for benefits
- ✔ Entering a government building
- ✔ Opening a bank account
- ✔ Cashing a check
- ✔ Accessing shelter
- ✔ Utilitizing a food pantry
- ✔ Healthcare

STABILIZING HOMEOWNERS IN GERMANTOWN

Promoting *Equity* and Preserving *Legacy*



Germantown is one of Philadelphia's most unique neighborhoods because of its captivating historic houses and high percentage of homeownership. Many of these homes are owned by senior citizens living on low fixed incomes. The Legal Center's Housing Stabilization Initiative is dedicated to advancing social and racial equity for these homeowners. This is achieved through initiatives such as providing financial assistance for home repairs, advocating for reduced property taxes, and supporting the intergenerational transfer of home equity.

Bernice, a 98-year-old, has cherished her Germantown home for more than 50 years. She reached out to the Legal Center because, due to oversights on her part, she had defaulted on her small home equity line of credit, despite having the means to repay the loan. Unfortunately, the mortgage company was threatening to foreclose on her home due to her delay in addressing the default issue. The Face to Face attorney negotiated with the mortgage company on her behalf and helped her obtain refinancing that eliminated the default. Additionally, a Power of Attorney was prepared so Bernice's daughter can assist her with managing her bills and finances. A Will was also prepared to ensure a smooth transfer of the home to her daughter upon Bernice passing. Your support has made a meaningful difference in ensuring the transfer of wealth from one generation to the next.

Gentrification is a significant issue for many residents in Germantown. When a developer purchases and rebuilds a home on a block, it often leads to an increase in the city's assessment of the remaining homes on the same block. This increase in assessed value results in higher property taxes.

As a resident of Germantown for forty years, Vivian, experienced this firsthand. The assessed value of her home increased by 87% in just three years, rising from \$210,500 to \$393,500. If left untouched, this increased home value assessment would have led to a substantial increase in her property taxes. As a widow for 15 years and living on a fixed income, this posed a significant financial challenge



Vivian enjoys tending to her garden.

for Vivian. However, with the help of comparable sales figures, the Face to Face attorney appealed the city's assessment and successfully reached a settlement. As a result, the city agreed to freeze Vivian's home assessment at \$287,500, enabling her to arrange for manageable property tax payments. Furthermore, Face to Face also assisted Vivian with home repairs and estate planning. Relieved with the outcome, Vivian said, "Face to Face is a goldmine for the community. I leave here with peace in my heart."

NEW Mending Services

"Sewing" their support for our guests

This September, we welcomed a wonderful group of volunteer seamstresses. Every Monday, we invite our guests to bring in any clothing in need of repair.



SAVE *the* DATE



Scan the QR code for event information

TURKEY TROT

11/28
2024



Coffee Chat

Come in for a tour and hear what's new from our Executive Director, Mary Kay Meeks-Hank. Coffee chats are offered several times a year. Check the website for future dates.

RSVP Jeanne@facetofacegermantown.org

Ways TO HELP

- ✓ BECOME A CASSEROLE COOK
- ✓ HOST A BIRTHDAY FUNDRAISER
- ✓ BECOME A MONTHLY DONOR
- ✓ DONATE ITEMS FROM OUR WISH LIST
- ✓ CONTACT US TO DISCUSS A LEGACY GIFT

For more information contact Jeanne@facetofacegermantown.org

Auction April 5, 2025 Chestnut Hill College

For Turkey Trot & Auction info, contact Lisab@facetofacegermantown.org

Wish List

DEODORANT

UNDERWEAR (NEW)

MEN'S BOXER BRIEFS

WOMEN'S

SWEATPANTS WITH ELASTIC WAISTBAND

THERMALS

OLIVE OIL

COFFEE

Scan the QR code for the complete wish list



Volunteer scheduling is available online. Scan the QR code to create your account and view volunteer opportunities.

Questions? Email Ally@facetofacegermantown.org

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Mary Kay Meeks-Hank

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