



**AFFORDABLE HOUSING
CENTERS OF PENNSYLVANIA**
Your Trusted Partner for Successful Homeownership

Rooted In Community

WEST OAK LANE

GERMANTOWN

NORTHEAST PHILLY

NORTH PHILLY

KENSINGTON

WEST PHILLY

SOUTH PHILLY

DELAWARE COUNTY

2025 AHCOPA ANNUAL REPORT

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BOARD OF DIRECTORS

PRESIDENT

Jeff Ryckbost, *Exude*

VICE PRESIDENT

Patricia Velasco, *Qurate Retail Group*

TREASURER

Bruce Dorpalen, *National Housing Resource Center*

DIRECTORS

Haitham Barakat, *Targeted Victory*

Aigner Cleveland, *Office of State
Senator Tim Kearney*

Paul Johnson, *Montgomery County
Community College*

Yvonne Munyan, *Sun Life Financial*

Urell Spain, *Action United Philadelphia*

Doreen Storey, *American Heart Society*

Tracey Wallington, *Community Resident*

ADVISORS

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Viola Akruk, *Comcast*

Chris Barlow, *Truist*

Andrew Frishkoff, *LISC Philadelphia*

Donna Greene, *Wells Fargo Bank*

Theresa Guilden, *Tompkins Bank*

Jojoy Varghese, *Philadelphia Housing
Development Corporation*

Jeffrey Vilk, *Fulton Bank*

Sharana Worsley, *Chase*



Kenneth Bigos speaks at the HomeFree USA conference about AHCOPA’s work on estate planning



AHCOPA’s 2nd Annual Celebratory Breakfast honoring those who help serve our communities



Local Reporters speak to Will Power client at the 1,000th Will Event

AHCOPA'S MISSION



We envision a future where every household obtains the dream of homeownership. We believe that homeownership creates wealth, supports stability, and results in strong communities. We value diversity, equity, and inclusion. We aim to create a sense of belonging among all our stakeholders. In that context, our mission is to increase and preserve housing stability and homeownership opportunities for low- and moderate-income households and people of color through housing counseling, education, and advocacy.

AHCOPA'S STAFF



DIRECTORS:

Kenneth Bigos, *Executive Director*
Kimberly Rogers, *Deputy Director*

COMMUNICATIONS:

Sarah Kellogg, *Director of Communications*
Michael Iwan, *Communications and Outreach Associate, Americorps VISTA*

HOUSING COUNSELORS:

Dionne Cerdan, *Director of Housing*
Raphael Freeman, *Bilingual Homeownership Advisor*
Jasmine Johnson, *Homeownership Advisor*
Fernando Leal, *Bilingual Homeownership Advisor*

Sakinah Lester, *Homeownership Advisor*

Darcel McDaniel, *Homeownership Advisor*

Marian Mousa, *Bilingual Homeownership Advisor*

Jasmine Williams, *Homeownership Advisor*

WILL POWER PROGRAM:

Derrick Thomas, *Program Manager*

Kaylah Vereen, *Program Coordinator*

OFFICE SUPPORT:

Erica Lua, *Bilingual Office Executive Assistant*

Eileen Mijlin, *Bilingual Office Executive Assistant*

Kianna Bruito, *Bilingual Administrative Assistant*

A MESSAGE FROM

THE DIRECTOR



At the end of each year, I try to step back and reflect on the impact we have made — not just what we accomplished, but what made the year meaningful. I ask myself a simple question: If we could summarize the year in a single phrase, what would it be?

For 2025, the theme of our Annual Report is Rooted in Community. This theme reflects our commitment to being present, visible, and accessible where people live, work, and raise their families. While technology has enabled AHCOPA to support clients through their phones and computers, this year reaffirmed something fundamental: true connection happens when we meet people face-to-face. Being physically present in the community is not just a strategy — it is part of who we are.

What is different about in-person engagement? It builds trust. In our line of work, trust is the currency that sustains everything we do. Clients come to us during pivotal moments, seeking guidance on decisions that will shape their financial stability and generational wealth. We help families lay foundations, cultivate the soil, and strengthen the roots from which future prosperity can grow. That responsibility is profound, and it is one we approach with humility — knowing that trust is earned one household at a time.

In 2025, that trust was built through action. We organized multiple homeownership fairs across the region, and our Will Power team delivered more than 50 wills clinics directly in neighborhoods — culminating in the celebration of our 1,000th will signing. We helped launch the NeighborhoodLIFT down payment assistance program, expanding access to homeownership resources, and began working with Councilwoman Jamie Gauthier to support residents of Neighborhood Restoration properties on their path to ownership. Beyond these initiatives, AHCOPA staff participated in countless events led by community partners, while I continued to serve through CONVERGENCE Philadelphia, the City of Philadelphia's Appraisal Bias Taskforce, and several advisory boards. When viewed together, these efforts represent not just activity, but meaningful presence — and I could not be prouder of what our team has accomplished.

As we worked to extend our reach outward, we also recognized the need to strengthen our internal foundation. In October, we welcomed Kim Rogers as AHCOPA's first Deputy Director. Since joining the organization, Kim has helped streamline operations and improve efficiencies, including implementing a unified phone system connecting all offices. These enhancements are already improving how we serve clients and positioning us for an ambitious year ahead.

Looking toward 2026, we are excited to build on this momentum with several major initiatives, including:

- **Completion of our three-year strategic plan**
- **Rebranding of the organization, including a new website and logo**
- **Launch of AHCOPA's Homebuyer Grant Program**
- **Development of new programs to meet emerging community needs**

None of this progress would be possible without the people who make our work meaningful. I am deeply grateful to the dedicated AHCOPA staff whose daily efforts turn mission into impact; to our Board of Directors for their guidance, confidence, and steadfast support; and to our funders and partners who trust us to steward their investments for the benefit of the communities we serve.

Your support strengthens our roots and enables us to grow. As we prepare for 2026 and beyond, we remain committed to staying grounded in the neighborhoods we serve — listening, showing up, and working alongside families to build lasting stability and opportunity.

Together, we will continue to grow a future that is truly rooted in community.

Sincerely,

Ken Bigos

Kenneth Bigos



A MESSAGE FROM THE

PRESIDENT OF THE BOARD

At an early age, I came to understand the importance of housing stability. As a lifelong resident of West Philadelphia, growing up near 59th & Arch, my single, divorced mother raised me and my siblings while navigating the financial challenges common to one-income households. Although resources were limited, we were fortunate to live in a home passed down from a prior generation — a place that provided security, continuity, and a true sense of belonging.

That experience stayed with me as I grew into adulthood and became increasingly rooted in the community through volunteer service and leadership opportunities. It ultimately led me to join the AHCOPA Board of Directors in the summer of 2020, and I was honored to assume the role of Board President in 2021.

Writing this message is bittersweet, as 2025 marks my final year serving as Board President. This transition reflects our commitment to ensuring that AHCOPA continues to grow and thrive with fresh perspectives and leadership. I am deeply grateful to fellow board member Jeff Ryckbost for stepping into the role in 2026, and I have complete confidence that he will guide the organization forward in partnership with Ken and the entire team.

Serving as Board President has been a profoundly meaningful experience, marked by significant accomplishments. During this period, AHCOPA expanded its reach by opening new offices in West Philadelphia — just steps from my childhood home — and in Delaware County, where I now reside in Prospect Park. We also completed a successful organizational merger and launched innovative programs such as the Will Power estate planning initiative, reverse mortgage counseling services, and the Housing Counseling Academy.

As we broadened AHCOPA's services and impact, we remained equally focused on strengthening the organization's foundation. This included recruiting a more diverse and representative Board of Directors, growing the organization's budget and financial reserves, and developing a strategic plan designed to address the evolving challenges of housing stability and affordability.

Serving as Board President has been one of the greatest honors of my life. Thank you to the staff, board, partners, supporters, and community members who make AHCOPA's mission possible every day. Together, we are not only opening doors to homes — we are opening doors to stronger futures.

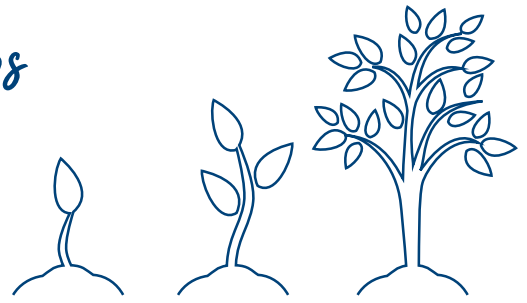
Sincerely,

Paul K. Johnson

Paul K. Johnson

Spring Events & Partnerships

AHCOPA's 2025 Spring was packed with exciting events including multiple homebuyer fairs, the launch of NeighborhoodLIFT, and our 2nd Annual Breakfast.



HOMEOWNERSHIP FAIRS

Planting the seeds of knowledge to support future clients in achieving their homeownership goals has inspired AHCOPA to host multiple homebuyer fairs throughout the greater Philadelphia area. These fairs are an opportunity for residents to drop in and receive qualified, relevant information from lenders, realtors, housing counseling agencies, and other housing professionals. In 2025, we hosted a fair in Northeast Philadelphia and Delaware County. **Both fairs saw over 100 participants, and the overwhelmingly positive feedback we received from participants motivates us to continue developing new outreach events.**

(Top) Fernando speaks to residents at the Delaware County Homebuyer Fair

(Bottom) AHCOPA Staff at the Northeast Homebuyer Fair



2ND ANNUAL BREAKFAST



In April, AHCOPA hosted our 2nd Annual Celebratory Breakfast. It was an enjoyable morning where we broke bread with our partners and praised the awardees for their contributions to the organization and to the community over the past year.

The power of collaborations is necessary to support each other as strong, vibrant organizations, making positive impacts to the community. Building on the success of our first year, we were excited to add additional awardees to our Breakfast, including Bruce Dorpalen (*Lifetime Achievement Award*), WSFS Bank (*Top Lender*), Habitat for Humanity (*Community Partner Award*), Michaelle Bond of *Philadelphia Inquirer* (*Community Advocate Award*), Jackie Ball (*Top Realtor Award*), M&T Bank (*Corporate Partner Award*), and AHCOPA's own, Naara Silva (*Exceeding Expectations Award*).



Philadelphia Inquirer reporter Michaelle Bond receives AHCOPA's Community Advocate award at the 2025 Breakfast fundraiser.

We were honored to have Angela Brooks, Chief Housing and Urban Development Officer for Philadelphia's HOME Initiative, speak about her passion and drive to improve housing opportunities for our city.

City Councilmember Jamie Gauthier shared, "One of my favorite events of the year, where we celebrate leaders working on affordable housing across our region! Thank you for having me and for all that you do, AHCOPA!"

Action News 6 covered the event! Thank you to our title sponsor Citizens.

NEIGHBORHOODLIFT

On February 19th, the renewed NeighborhoodLIFT first-time homebuyer grant launched! AHCOPA and RiseUp were the exclusive housing counseling partners, working with HomefreeUSA and Wells Fargo to create, promote, and administer the grant. NeighborhoodLIFT is a unique grant because it offers additional assistance beyond the down payment and closing costs, including post-purchase support, a \$1,500 emergency fund, and the option to pay off other debts with a portion of the \$15,000 grant money. AHCOPA's communications team wrote and designed all the promotional material, and we successfully allocated all the funding to clients in less than a year! **Additionally, when RiseUp dissolved at the end of 2025, AHCOPA stepped up to take all the RiseUp NeighborhoodLIFT clients, ensuring that clients were seamlessly supported through the transition.**

At the well attended NeighborhoodLIFT launch event, Councilmember Jamie Gauthier spoke about the rising cost of housing stating, "The very thing that makes Philadelphia Philadelphia, is under attack". Gauthier praised the new program as a counter to the growing housing crisis.



Mayor Cherelle Parker speaks to the crowd at the NeighborhoodLIFT launch event



Our partners at Home Free USA during the NeighborhoodLIFT launch event

HABITAT FOR HUMANITY

In 2025, we continued to grow our partnership with Habitat for Humanity Philadelphia. In addition to honoring them at our Breakfast, we continued to provide the homebuyer education for their future homeowners, several of whom secured homes at Rosalynn's Way in West Philadelphia.

AHCOPA's housing counselor, Raphael Freeman, closed on his own Habitat home in 2025! Raphael worked with Habitat's Carpentry Fellowship program which utilizes local volunteers to repair and rehab West Philly rowhomes. Raphael's new home is located in the neighborhood he grew up in. Raphael works hard every day at AHCOPA to help families buy their first home, and we're proud of his huge accomplishment!

"I've journeyed, and I've faced my dragons," says Raphael, "Now I'm home, and it sure feels good."

(Left) AHCOPA client at her Habitat for Humanity ribbon cutting

(Right) AHCOPA client with her counselor Jasmine Johnson



AHCOPA counselor Raphael at his Habitat for Humanity ribbon cutting



NHRC

WATERS THE HOUSING

COUNSELING ACADEMY



Since 2024, AHCOPA has worked with the National Housing Resource Center (NHRC), a national research training and capacity building organization for housing counseling organizations on developing and promoting the AHCOPA Counseling Academy as a pathway for individuals to join the housing counseling field. In the fall of 2025, thanks to the PHARE grant through the Pennsylvania Housing Finance Agency, AHCOPA and NHRC worked together to deliver the 8-week Counseling Academy course to 40 students, many of whom passed the HUD housing counseling exam – including Eboni Dandridge.

The infusion of resources and expertise that NHRC brought to AHCOPA's Housing Counseling Academy helped us to grow the program and we are excited to continue the partnership for the 2026 Academy cohorts!

Eboni's Housing Counseling Success Story

Eboni, a graduate of the AHCOPA Counseling Academy, was recently hired by a fellow agency to start her housing counselor career. Eboni has always been passionate about helping people become homeowners, but more importantly, helping them truly understand the process. She says, "In my work as a realtor, I've seen how many people want to buy but feel overwhelmed, unsure, or just don't know where to start. Becoming a housing counselor allows me to meet people where they are, pour into them, and give them the knowledge and confidence they need to move forward."

The AHCOPA Counseling Academy played a big role in helping Eboni achieve her dream job. She stated, "The sessions were very informative, but what I appreciated most is that they were easy to follow—even when working through the material on my own. The program really helped me understand that there's another side to buying a home beyond just finding the property. **The way the material was broken down gave me the confidence to stay consistent, complete the course, and pass the exam. I'm truly appreciative of how accessible and effective the learning experience was.**"

"The AHCOPA 8-week housing counseling training is an excellent program for beginners, particularly for individuals with no prior knowledge of housing counseling or HUD certification. Through patient instruction and structured tools such as flashcards, weekly assessments, math quizzes, and practice exams, the program successfully prepared a diverse cohort—most new to the field and largely based in Philadelphia—for certification readiness. Overall, this training is directly contributing to workforce development by expanding access to the housing counseling profession and strengthening the pipeline of qualified counselors where it is needed the most."

Testimonial from NHRC



FORECLOSURE PREVENTION



Tyra's Success Story

Tyra Laws, a single mother of three, has been living comfortably in her house since 1997. For years, she had no issues with her mortgage because she was healthy with full-time work as a government employee. Unfortunately, in November of 2017, everything changed. "I was diagnosed with lung disease," says Tyra, "I was in the hospital for 6 months and it was one of the worst years of my life. When my health failed, I couldn't work."

Tyra had some savings and sick time, but quickly exhausted all of her resources while trying to stay afloat. Her only option was to go on disability, but the disability payment was less than her paycheck. "On top of all my other bills," says Tyra, "I lost my health insurance. So for two and a half years I didn't have any health insurance. It's been a really big struggle."

Luckily for Tyra, she found help. After contacting the Save Your Home hotline, Tyra was put in touch with AHCOPA's housing counselor, Dionne Cerdan. Dionne was able to help Tyra get a loan modification to lower her monthly payment to something she could afford. Dionne also helped Tyra access funds to help bring her mortgage current.

When asked if she would recommend AHCOPA to others, Tyra said, "In fact I just did!" A friend of mine just asked on facebook if there are any places out there that help with mortgages, and I asked did you contact Save Your Home? Because they just helped me. They did everything, they went to my court hearings, I just needed to be diligent when they asked for information and documents. Even though the programs are out there, a lot of people don't know about them."

Tyra is relieved to be back on track with her mortgage and she's excited for the day it will be fully paid off. "That will feel great!" she says, "A weight off my shoulders!" Until then, Tyra plans to continue working with her housing counselor to stay on track and fix some issues with her credit report.

"It's been great working with Dionne," Tyra reflects, "she's awesome!"

Foreclosure Prevention Program



Average Monthly Income:
\$3,797

Age: **51**

Zipcode:

19131 - **9.7%**

19151 - **7.9%**

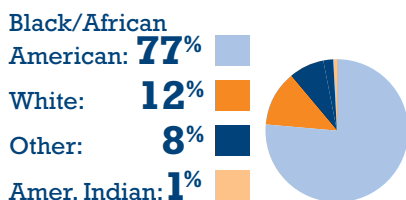
19143 - **7.9%**

19124 - **7.2%**

19120 - **5.4%**

Rest are under **5%**
(19140, 19149, 19135, 19136, 19142, 19139, 19121)

Race of Client:



WILL POWER PROGRAM

Deepening Our Impact

In 2025, the Will Power program continued to grow, spreading throughout Philadelphia and hitting major milestones, including the signing of the 1,000th will. At the end of 2024, AHCOPA hired Kaylah Vereen who jumped feet first into the Will Power program and is now leading workshops across the city and creating new language and materials to appeal to a wider audience. **This year, the team educated almost 1,100 people about the importance of estate planning!**



Derrick Thomas Receives Rising Star Award from PACDC

"Receiving the Rising Star Award from PACDC for my work with the Will Power Program was both humbling and affirming. It meant a great deal to have our efforts to prevent tangled titles and protect generational wealth through homeownership recognized by leaders in the community development field. More than anything, it reinforced my commitment to ensuring families have the tools to preserve their homes and build lasting wealth."

- Derrick Thomas



Will Power Celebrates Signing the 1,000th Will

On October 15, AHCOPA and Community Legal Services of Philadelphia hosted a celebration to mark a major milestone in the Will Power program -- the 1,000th will signed. The event was hosted at Zion Baptist Church of Philadelphia and over 50 people were in attendance including State Senator Sharif Street and Councilmembers Kendra Brooks and Cindy Bass.



AHCOPA and Community Legal Services Of Philadelphia's Will Power team receive official recognition from the State of Pennsylvania for their work.

Event speakers included community partners, a client who recently received her will, and elected officials who support the work. The Will Power team was honored by Senator Street with official awards for their outstanding achievements in the commonwealth.

In addition to celebrating the hard work of the Will Power team, the event was also a great opportunity to spread the word about the Will Power program. Aaron Moselle from WHYY and Michaëlle Bond from the Philadelphia Inquirer both covered the event and the larger work of the Will Power program.

“We’re not just celebrating 1,000 wills signed. We’re celebrating trust, we’re celebrating partnership, and most importantly, we’re celebrating community.”

– Derrick Thomas, Will Power Program Manager



Derrick Thomas, Thomas Mitchell and Ken Bigos

Will Power Program Statistics



Median Age:
70

Average Monthly Income:
\$22,956

Clients Received Estate Planning Education:
1,097

Clients who Prepared a Will:
307 Total
279 (CLS)
28 (AHCOPA)

Workshops Held:
64

Kim’s Will Power Success Story

Kim Briggs bought her first home in October of 2025. A PHA resident in her fifties, Kim went through PHA’s homeownership program and with the help of AHCOPA secured the NeighborhoodLIFT grant for \$15,000, along with \$7,500 from Philly First Home.

“I found something in West Philly,” says Kim, “and I’m happy. I had people helping me, people looking out, everybody was great.”

After successfully closing on her home, Kim’s counselor at PHA suggested that she take AHCOPA’s Will Workshop.

“Everybody should have a will,” says Kim, “If you don’t, I suggest you get one, it’s very important to leave your loved ones something before you go and they won’t have to fight for it, it will all be in place for them. It’s very hard when your name is not on something.”

Kim took her daughter to the Will Workshop and they both found it very informative. They were surprised by some of the things they learned, like the possibility of deed fraud and tangled titles, and Kim was motivated to complete her estate planning documents with AHCOPA’s partner, Community Legal Services. Kim also learned about the Advanced Healthcare Directive and Power of Attorney. “It’s very important that you get it done,” she says, “to have someone to decide your health, to make decisions on your behalf, it’s very important.”

Having obtained her will, Kim says, “I feel much better, knowing I can leave a piece of me behind for legacy.”

“AHCOPA is such a great partnership asset to the Philadelphia community, especially in the area of Estate Planning and Wills!”

Mama Ms. Kimberly Mathis, Northwest Neighbors of Germantown



Shareen's Success Story

As a young mother, Shareen Phillips had to move from place to place, bringing her children wherever she was able to find housing. 10 years ago, she was able to create stability in her life as she was accepted into HUD's housing program. However, this did not seem enough and she was motivated towards purchasing a home for herself and her four children. Her little sister referred her to a program at AHCOPA to receive counseling services.

At the counseling sessions she was accompanied by each of her children, two of them were disabled adults. To her, the effort to purchase the home was truly a team effort. Her AHCOPA counselor, Ms. Lester, was very helpful in keeping her focused. She did not feel rushed to stay on track with her goals. This allowed her to wait for the right time to find her home.

Now as a homeowner, Shareen feels happier and more blessed as this achievement has changed her life tremendously. Since moving into her home, she has seen a shift in her children's attitude. They saw their independent mom achieve a lifelong goal that now belongs to them. This has opened their eyes to ensure that they can achieve something that they work hard for, which could include purchasing their own home. Welcome home Shareen.



Shelly's Success Story

In 2022, Shelly gave birth to her son, at the time she was living in her apartment and was paying \$1350 per month. When it became time to renew the lease, the landlord wanted to charge her an extra \$200 per month. That increase was a red line. She decided to move in with her parents where she could start saving towards homeownership.

In 2025, Shelly began the process by speaking with multiple realtors. Eventually she found someone who was gracious and took the time to answer all her questions and was able to connect her to housing counseling at AHCOPA.

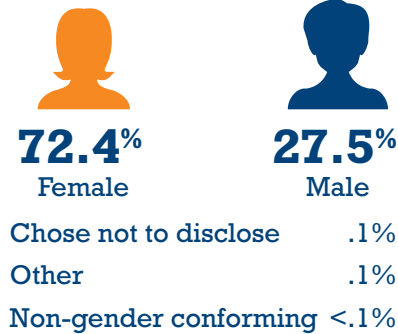
By having the realtor connect her to AHCOPA, she was able to access down payment assistance programs such as NeighborhoodLIFT, Philly First and an internal grant provided by Wells Fargo, which totaled \$35,000. Shelly says if the home buyer grants were not available, she would probably continue to live with her parents trying to save as much as she can to achieve homeownership.

Shelly moved into her home at the end of 2025. Her desire is to turn the home into something that they can call their own and have an asset that builds equity. Since buying the home she has noticed her son feels freer. While living with her parents, her son's movement was very constricted. Now he can feel the joys of being a kid where we have his own space, run around and be rambunctious. Thanks to the homebuyer grants, Shelly was able to furnish her son's room, ideal to his personality.

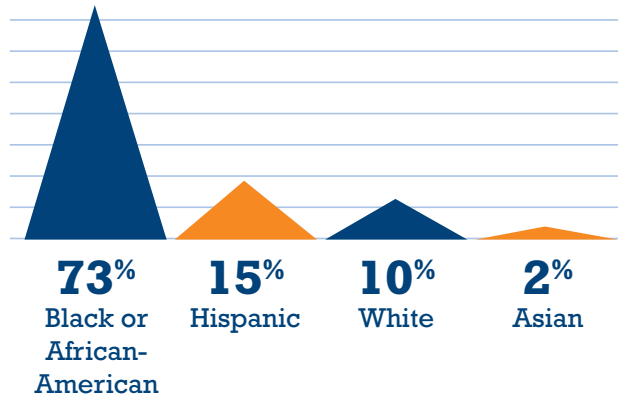


AHCOPA'S CLIENT DEMOGRAPHICS

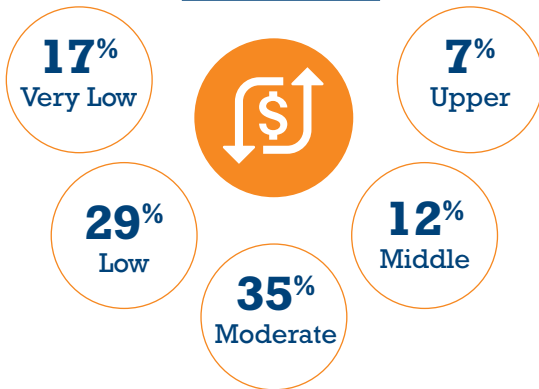
GENDER STATISTICS



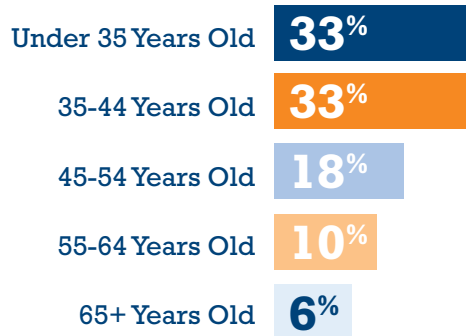
RACIAL BACKGROUND



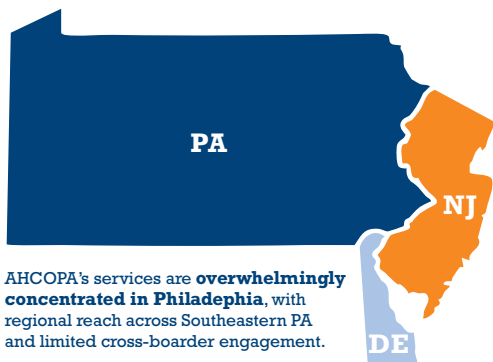
INCOME



AGE BREAKDOWN



OUR CLIENT'S COUNTY OF RESIDENCE



Philadelphia	87%	Dauphin	.3%
Delaware	6%	Chester	.3%
Montgomery	2%	New Castle, DE	.3%
Bucks	1%	Lehigh	.2%
Camden, NJ	.4%	Northampton	.2%
Dauphin	.3%	All Other Counties	2.5%
Chester	.3%		
New Castle, DE	.3%		

OUR CLIENT'S RESIDENCE IN PHILADELPHIA



North Philadelphia	34.1%
West Philadelphia	29.2%
Northeast Philadelphia	17.6%
Northwest Philadelphia	9.0%
Center City / South Philadelphia	4.1%

AHCOPA BY THE NUMBERS

HOMEOWNER COUNSELING



Clients for Mortgage and Tax Foreclosure: **347**

Clients Attended Our Homeownership Success Workshops: **31**

HOMEBUYER COUNSELING



First-time Home-buyer Attendees: **2957**

Pre-purchase Clients: **1608**

RENTAL COUNSELING



Clients Counseled: **119**

Evictions Prevented After Counseling: **95%**



Clients Received a Home Grant: **372**

Amount Awarded to Clients: **\$6,795,293**

PHILLY FIRST DATA

Top Purchase Areas:

19139 - 9.8%	19134 - 5.2%
19143 - 8.2%	19136 - 4.4%
19120 - 7.4%	19140 - 4.4%
19135 - 6.3%	19138 - 4.1%
19131 - 6.3%	Rest is less than 4%
19124 - 6%	

PHILA. COUNTY



PHILLY FIRST RACIAL DEMOGRAPHICS

	Black	Hispanic	White	Asian
Home Purchased	220	89	44	10
Age	41	36	36	36
Median Sales Price	\$210,242	\$204,684	\$248,492	\$240,050
Median Loan Amount	\$199,743	\$184,675	\$226,091	\$202,089
Percent Closed with Conventional Loan	47%	59%	65%	90%

NEW SHOOTS & STRONGER ROOTS

New Phone System

In 2025, AHCOPA planted an important seed for the future by investing in a new cloud-based phone system to strengthen operations and support our mission. Reliable communication is a foundational root of our work, and this upgrade allows us to connect more efficiently and seamlessly across all of our offices and with the communities we serve. Our new Vonage system enables staff to make and receive calls from anywhere, ensuring timely responses to those seeking assistance. Features such as intelligent call routing, call recording for quality assurance and staff development, voicemail-to-email, and real-time analytics improve efficiency, accountability, and collaboration. This investment nurtures the operational roots that allow our programs to grow and blossom in service of stable, affordable housing.



AHCOPA administrative team, Erica Lua, Marian Mousa, Kaylah Vereen and Eileen Mijlin, the organization's backbone.



AHCOPA Staff Ken Bigos and Sakinah Lester went to Springfield, MA to learn how to deliver reverse mortgage counseling from Cambridge Credit Counseling Services. As a token of gratitude, we brought cheesesteaks.

Reverse Mortgage Counseling

Planting another seed in 2025, AHCOPA launched the reverse mortgage counseling program, a service designed to help older homeowners navigate critical decisions about one of their most valuable assets: their home. This new line of business strengthens housing stability, empowers clients with clear, unbiased information, and helps prevent displacement or loss of equity. As housing costs rise and many older adults face increasing financial pressures, this service allows AHCOPA to meet clients at a pivotal crossroads and respond directly to the evolving needs of our communities.

"I am incredibly proud to have earned my HECM certification, a milestone that represents both dedication and perseverance." Says Sakinah Lester, AHCOPA's reverse mortgage counselor. "This is one of the most challenging exams a counselor can take, and with so few achieving this certification, it's an accomplishment I hold with great pride. It has strengthened my ability to guide clients through the complexities of reverse mortgages with expertise, confidence, and care."

Looking ahead to 2026, we will continue to grow the program by adding more certified counselors, deepening the roots of our expertise, and expanding our capacity to serve more households.

Dionne Cerdan Celebrates 10 Years with AHCOPA!

In July, counselor Dionne Cerdan celebrated 10 years working with AHCOPA! Through Dionne's dedication and service over her years at AHCOPA, she has been able to help hundreds of people buy and stay in their homes. Dionne has made meaningful contributions to the structure of AHCOPA and currently serves as AHCOPA's Director of Housing. We appreciate her experience, dedication, and decade with the organization!



THANK YOU TO OUR SUPPORTERS

AHCOPA and our Board of Directors want to express our deep appreciation to all our supporters in 2025!

Your financial support is critical to fulfilling AHCOPA's mission and purpose to better the housing and financial lives of our clients.

We are excited to continue our vibrant work in 2026, and we hope to continue our partnerships as we improve housing stability together.

- Alston Beech Foundation
- Bank of America Foundation
- Chase
- Citadel Federal Credit Union
- Citizens
- Delaware County, Office of Housing and Community Development
- ESSA Bank
- Exude
- First Citizens Community Bank
- Fulton Bank
- Home Free USA
- Lincoln Financial Foundation
- M&T Bank Foundation
- National Community Revitalization Coalition via Key Bank
- National Housing Resource Center
- PA Health and Wellness
- Pennsylvania Department of Community and Economic Development
- Pennsylvania Housing Finance Agency
- PNC Foundation
- Prosperity Home Mortgage
- Sarah Ralston Foundation
- TD Bank Housing for Everyone
- Truist
- United Way
- Univest
- Upper Darby Township
- Urban League of Greater Philadelphia - Philly 5000 Initiative
- Wells Fargo Housing Foundation
- WSFS Cares Foundation