



PHFA



**Business Opportunities  
with Programs of the  
Pennsylvania Housing  
Finance Agency**



**Edward G. Rendell**  
Governor

**Pennsylvania Housing  
Finance Agency**

*together creating possibilities*

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**Pennsylvania Housing Finance Agency**  
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*The Pennsylvania Housing Finance Agency is committed to the policy that all persons shall have equal access to its housing programs and employment without regard to age, disability, family status, gender, national origin, political affiliation, race or religion.*

# **Business Opportunities with Programs of the Pennsylvania Housing Finance Agency**

Programs operated by the Pennsylvania Housing Finance Agency provide business opportunities to companies offering products and services that are of value to Commonwealth citizens. Each year, the Agency makes millions of dollars of financing available for housing and community development efforts. This brochure contains information that can help prospective vendors understand how to better position themselves to take advantage of those opportunities.

PHFA encourages participants in its program to employ small, minority, disabled and women's business enterprises throughout all phases of their operations.

The Agency is Pennsylvania's leading source for capital to build, rehabilitate and manage affordable multifamily rental apartment complexes. Over the past three decades, PHFA has made more than eight billion dollars of funding, tax credits and subsidies available for the development and preservation of apartments for older adults, families of modest means and persons with disabilities.

Applicants for PHFA funding assemble development teams before submitting proposals. Development teams include the owner or sponsor, architect, general contractor, management agent, attorney, consultant and supportive services provider.



Beyond this central group, however, businesses that may be interested in PHFA multifamily programs include engineers, environmental technicians, carpenters, market analysts, appraisers, lending institutions, tax credit syndicators, masonry contractors, plumbers, electricians, HVAC specialists, glaziers, surveyors, drafting specialists, soils experts, financial specialists, title and property insurance firms, landscapers, building maintenance providers and other support organizations.

Companies that supply building and construction equipment, machinery and supplies, safety gear, appliances, carpet and flooring material, furniture, office equipment, lighting, liability insurance, waste disposal products, financial services, grounds keeping, food service, security and other on-going activities can also gain financially from Agency-financed developments. Individual buildings may also have additional, unique needs that may be available from specialized suppliers. The list of possible opportunities may evolve over time, as well, as the rental complexes age and require retrofitting, modernizing or upgrading of systems.

On the single-family side, PHFA's various homeownership programs have made mortgage loan financing a reality for more than 100,000 Commonwealth families. This translates into thousands of jobs and millions of dollars paid in wages and salaries. Builders, contractors and real estate professionals can use these single-family programs to help clients buy or build their houses.

Other opportunities abound for businesses that supply the infinite variety of building materials, appliances, wallpaper, furniture, grass seed, shrubbery, flowers, fencing and the myriad things that help make Pennsylvania a better place to call home. Housing counseling agencies make valuable guidance and referral services available to help Commonwealth families avoid foreclosure, and are vital to PHFA's homebuyer education and training efforts.

***If your company is interested in learning more about the Pennsylvania Housing Finance Agency or opportunities generated by PHFA programs, please contact Ted Jackson at (717) 780-1847.***