



**HOMEOWNERSHIP PROGRAMS DIVISION**

**List of County and Local Assistance Programs  
Approved for use with PHFA Home Loan Financing**

**The following county programs have been approved for use in conjunction with a PHFA home loan. Additionally, PHFA assistance programs may be used in combination with the ones listed below based upon need and only for buyers who require maximum financing. The PHFA assistance loan must be in second lien position unless otherwise approved by PHFA in writing. This list is provided for informational purposes only to assist home buyers and housing professionals. PHFA does not guaranty the accuracy or completeness of the information provided. Please contact the PHFA Homeownership Programs Division at (717) 780-3871 to report any inaccurate information or to inquire about adding a program to this list.**

<b>County</b>	<b>Organization Name</b>	<b>Program Name</b>	<b>Description</b>
Statewide	Participating County Agencies	American Dream Down payment Initiative	Down payment and/or closing cost assistance to eligible borrowers. Funds may be forgiven over time or repayable in the future.
Statewide	Participating Counseling Agencies and Community Organizations	First Front Door Program – Federal Home Loan Bank (FHLB)	Provides up to \$5000 to help eligible borrowers with down payment and closing cost assistance. Funds forgivable. 1/2009 Program currently suspended.
Statewide	Participating Lenders	Affordable Housing Program (AHP) – Federal Home Loan Bank (FHLB)	Borrowers receive funds to help with the purchase of the home. The funds are forgivable over five (5) years. Amounts may vary.
Adams	Adams County Housing Authority	Home Buyer Program	Borrower can receive funds for down payment and closing costs. Loan is forgiven over 10 years.
Adams	Adams County Interfaith Housing Corp,	Closing Cost Assistance Program	Borrowers can receive between \$2000 and \$7000 in assistance. It is a loan with an interest rate between 3 and 5% with a 10 year term. Payment of the second is to be included in PITI payment.
Adams	County of Adams	County Act 137 funds	Borrower could receive up to \$5000 to help with down payment. Funds are forgiven over five years.
Adams	Adams County Housing Authority	Homebuyer Program	Adams County provides up to \$30,000 to help with down payment. \$10,000 is forgiven and the balance is due upon sale, transfer or refinance.
Allegheny	Urban redevelopment Authority, City of Pittsburgh	ADDI	Borrower can receive up to \$3000 to help with down payment. Funds are forgiven at closing.
Allegheny	Allegheny County Housing Authority (ACHS)	Direct Purchase Home Ownership Program	Down payment assistance only. Amount will vary depending on borrower's income. Deferred loan but will be forgiven after 20 years.
Allegheny	Community Development Corps (CDCs) in Mon Valley	Mon Valley Initiative Rehab. For Resale Program	Borrowers will receive a second mortgage for the difference between the sales price and the fair market value. Borrowers may also receive an additional soft 3 <sup>rd</sup> mortgage to further reduce mortgage amount. Amounts could be as high as 40,000 each.

Allegheny	Dept. of Economic Develop.– Allegheny Co.	Shamrock Square	New Townhouse development. Borrower can receive up to \$29,000 for down/cc. Forgiven over 10 years.
Allegheny	McKeesport Housing Corp.		Borrower can receive a deferred \$15,000 Nehemiah loan, a \$3,000 deferred/forgivable FHLB and \$35,000 in a HOME deferred/forgivable loan from McKeesport HC.
Allegheny	Urban Redevelop. Auth. Of Pgh. Dept. of Housing (URA)	Housing Recover Program (HRP)	URA has HOME and CDBG funds they also sell bonds to use to rehab. Homes. Depending on which funding source, borrowers could receive up to \$35,000. Program available in City of Pgh. Due upon sale, transfer, and refinance.
Allegheny	Allegheny County Dept. of Economic Development	Mon Valley Initiative Homestead houses	Borrower can get up to \$20,000 for down payment. Forgiven over 5 years. Additional closing cost may be available from Allegheny County Finance Auth.
Allegheny	Neighborhood Housing Service	Revolving loan fund – second mortgage, CCA	Borrower can receive up to a \$5,000 loan to help pay closing costs. Repaid over 5 years (will take 3 <sup>rd</sup> lien).
Allegheny	Neighborhood Housing Services	Closing Cost Assistance Loan Program	Borrowers could receive up to \$5,000 for closing cost as a subordinate mortgage. Repayment will be for five years. Repayment must be included in PITI.
Allegheny	Allegheny County Housing Authority	Meyers Ridge Homeownership Program – McKees Rocks	Borrowers receive funds to buy down cost of construction. Lien forgiven over 15 years. Down payment and closing cost assistance may also be available.
Allegheny	Housing Authority City of Pittsburgh	Homeownership Program	Housing Authority to provide 5% of purchase price towards closing costs. Some borrowers may have Section 8 homeownership vouchers and some may take those vouchers & turn them over to cash for down payment assistance.
Allegheny	Pittsburgh Housing Authority	First Time Buyer Program	Borrower will receive a 2 <sup>nd</sup> loan for 50% of the purchase price plus closing costs.
Allegheny	Urban Redevelopment Authority of Pittsburgh	Neighborhood Housing Program (NHP)	Borrower will receive a subordinate loan to cover appraisal gaps, down payment/closing costs and/or rehabilitation funds. Loan becomes due and payable after the payoff of the first mortgage or non owner occupancy.
Allegheny	ACTION-Housing, Inc.	Family Savings Account Program	Borrower chooses to save either \$1200 or \$2000. ACTION Housing will match their savings. The funds are forgiven
Allegheny	Allegheny County Housing Authority (HOPE VI)	First Time Buyer Program	Borrower will receive a subordinate mortgage for the cost difference between the actual cost of construction and the appraised value. Loan will be forgiven over 10 years. Borrowers could also receive up to 6% (not to exceed \$6000) for down payment and closing costs. These funds are forgiven.
Allegheny	Allegheny Co. Dept. of Economic Development (CDBG)	Hospital Park Project – Braddock, PA	Borrower to receive s subordinate second mortgage forgiven over 15 years. Eligible borrowers could also receive forgivable down payment and CC funds.
Allegheny`	YWCA Greater Pittsburgh	Asset Development Initiative	Family Savings Account Program.. YWCA matches the savings of the borrower. It can be considered the borrowers own funds.
Allegheny	Allegheny County Dept. of Economic Development	Pleasant Ridge	Borrowers to receive a second and third mortgage to help with down payment and closing costs. Both loans are forgiven over ten years.
Allegheny	Allegheny County Dept. of Economic Development	Allegheny County HOME/AHTF Program	Borrowers will receive funds to help with down payment in order to make the home affordable. Funds are forgiven over time depending on the amount of assistance received.

Beaver	Housing Opportunities of Beaver County	First Time Homebuyer Program	Borrower can receive down payment and/or closing cost assistance from Beaver County. The funds could be ADDI funds or other funds. Funds are forgiven over 5 years.
Beaver	Housing Opportunities of Beaver County	Beaver County Gap Program (HRP)	Using 203(K) rehab loans when appraisal doesn't support cost plus repair, borrower can receive up to \$5,000 for gap financing. Will allow their Education Program.
Beaver	Housing Opportunities Inc. of Beaver County	Beaver County Homeownership Program	Down payment/Closing Cost Assistance. A portion has monthly repayment which must be included in PITI. Balance is forgiven over 5 years. Will allow the Education Program.
Beaver	Housing Opportunities Inc. of Beaver County	Beaver County Aliquippa and Beaver Falls Group Financing	Based upon income, borrowers can receive funds for repairs that exceed appraised value. Loans are FHA 203(K). Loans to borrowers at 80% or less of median are forgiven over 5 years. Loans for borrowers above 80%, monthly payment. Funds for repairs will depend on location of property. Will accept their Homebuyer education.
Berks	Neighborhood Housing Services of Berks Co.	Closing Cost Assistance Loan Program	Potential borrowers could receive up to \$4500.00 as a subordinate mortgage for a maximum term of 7 years. Payment to be included in PITI payment of 1 <sup>st</sup> Mort.
Berks	Berks County Action Program	Berks County Action Program (BCAP)	Borrower can receive up to \$2000.00 toward down payment/closing costs. It is a match program under their family self sufficiency program. The funds can be considered as borrower's 3%.
Berks	Berks County Community Development Office	Berks County Homeownership Incentive Program	Will provide up to 6% of the purchase price not to exceed \$10,000 for down payment/CCA. Due upon sale of home.
Berks	Neighborhood Housing Service (NHS)	NHS Homeownership Program	Borrower could receive up to a maximum of 40% toward the purchase of the home. 20% toward down payment, 10% toward closing costs and up to 10% or \$3000 (whichever is less) for repairs. Funds become a loan for 5, 10 or 15years. Payment of this loan must be included in PITI of first mortgage.
Blair	IDA Community Development Corporation	Homeownership Rehab	IDA provides a soft second forgivable over 5 years for home rehab.
Bradford	Trehab Center	Trehab Center Homeownership Program	Down payment and closing cost assistance. Funds forgiven over a 5 year period. Amt based upon need.
Bucks	Bucks County office of Comm. Develop.	Bucks County First Time Homebuyers Second Mtg. Program	A borrower may receive up to \$10,000 for down payment and/or closing costs. Home buyers education required. Due upon sale, transfer, refinance.
Bucks	Affordable Housing Initiatives, Inc. (AHI)	Down payment. Closing Cost Asst. Program	A borrower may receive up to \$10,000 for 2% down payment and closing costs. Due upon sale, transfer, and refinance.
Bucks	Affordable Housing Initiatives (AHI)	Available in a new Develop. Penn's Woods	Developer of Penn's Woods provides funds after settlement in an acct. with AHI. Funds are used to pay the entire cost of mtg. Insurance upfront, (single premium PMI), so there is no monthly MI payments. GRANT
Bucks	Interfaith Housing	Lease Purchase	Lease Purchase. Borrowers lease home until ready to purchase. FHLB gives \$7500 of rehab to Interfaith. \$7500 is a 5 yr. Forgivable "silent second." If PHFA CCA is given. FHLB goes in 3 <sup>rd</sup> lien position.
Bucks	Interfaith Housing (IHDC)	Home Sale Program	Acquires and rehabilitates housing to sell to low income homebuyers. IHDC will provide a soft second and third mortgage in order to make the sale affordable to these buyers. Eligible borrowers receive these funds as grants and are forgiven at 20% per year. The term may vary depending on the amount of funds needed.

Bucks	Bristol Township Office of Community Development	Bristol Township Rehab	Closing costs up to \$10,000 and Rehab Funds up to \$15,000. Closing costs forgiven over 5 years. Half of Rehab funds forgiven over 10 years.
Bucks	Habitat for Humanity	Homeownership Program	A soft second is recorded for rehab of property. Due on sale of home.
Bucks	Habitat for Humanity in conjunction with Bucks County Trust Fund	Homeownership Program	A soft second and a soft third will be received by the borrower to help buy down the home purchase to make it more affordable to the buyer. Funds are due and payable upon sale, transfer or refinance.
Bucks	Better Homes, Inc. of Bucks County	Rehabilitation/Resale Program	Homebuyers could receive up to \$15,000 in funds to help with down payment and closing costs. Funds are forgivable over 10 years.
Butler	Housing Authority of The County of Butler	Butler County Homeownership Program	A borrower can receive up to \$1200 in down payment and closing cost assistance. Homebuyer Education required. Forgiven over 5 years.
Cambria	Cambria Community Development Corporation	Homebuyer Down payment Assistance Program	Borrowers can receive up to \$2,500 for down payment and or settlement costs. Funds forgiven over 5 years.
Centre	Centre Co Commissioners in partnership with Keystone Financial, Mellon, Midstate, Northwest Savings, Omega, PNC and Reliance, JSSB	Centre County first-time Homebuyer Program	A borrower may receive up to \$10,000 or 10% of purchase price, (whichever is less), for down payments and CCA. Homebuyer Education required. Due upon sale, transfer, or refinance.
Centre	Borough of State College in partnership with Omega Bank & PNC and Reliance	State College Borough First Time Home Buyer Program	Persons between 60-80% of median income could receive 27% to 47% of the property value in down payment assistance and up to \$5,000 for Closing Cost (due upon sale). Persons between 81% and 115% of median could receive the lesser of \$12,000 or 12% of Purchase price (Soft Second)
Chester	Housing Partnership of Chester County	Chester County First-Time Homebuyer Program	A borrower can receive funds towards the Purchase Price and for Closing Costs for a maximum of \$20,000. Homebuyer's education required. Funds for 2% down become due and payable upon sale, transfer, refinance. Funds for closing costs forgiven over 5 year period.
Chester	Housing Partnership Development Corp.	Housing Rehab Loan Program	Borrowers to receive funds to make needed repairs to home. Repayment based upon income. To be documented in file.
Chester	Family Savings Partner-Program	Open Hearth, Inc.	Will provide a dollar for dollar match of an individual savings up to a maximum of \$1000 per year, for a period of 2 years. Funds are considered the borrowers own funds.
Chester	Housing Partnership	Cambria Homes	Borrower will receive a second, third and fourth loan. All three loans will become due and payable upon payoff, sale, transfer, refinance or foreclosure.
Chester	United Way of Southeastern PA.	Individual Development Account (IDA)	Individual's savings are matched 2 to 1. The funds can be used to purchase a home. These funds would be considered the borrowers own funds.
Clinton	City of Lock haven	City of Lock haven First-Time Homebuyer Program	A borrower may receive up to \$10,000 for closing costs. This is forgiven over a 10 year period at 10% per year. If code violations exist, a borrower can receive up to \$8,500 to correct. This is due and payable upon sale or vacancy.
Clinton	Clinton Co. Commissioners	Closing Cost Grant	Borrower to receive \$2500 to help with closing costs. Due and payable upon sale of home.
Columbia	Columbia County Housing Authority	First-time Homebuyers Assistance Program	A borrower may receive up to \$5,000 in assistance to be used for down payment and closing costs. Due upon sale, transfer, refinance.
Columbia	Columbia County Housing Authority	Homeownership Program	The Housing Authority provides \$10,000 towards down payment. Funds are forgiven over 5 years.

Columbia	Columbia County Housing Corp.	First Time Homebuyer Program	Borrowers' receive assistance in an amount needed to make the home affordable. The amount will vary depending on their need. The funds are forgiven over time based upon how much they get. The homes are built by the Housing Corp.
Cumberland	Cumberland County Redevelopment Authority	Cumberland County Affordable Housing Trust Fund	Borrower can receive up to \$3,000 toward down payment and/or closing costs. Becomes due payable upon sale, lease or transfer of ownership.
Cumberland	Redevelop Authority of Cumberland County and South Central Housing Develop. Corp.	First-Time Homebuyer Program West Fairview Twp.	Project consists of 4 new town houses. A borrower may receive \$6,000 towards down payment and \$2,000 towards CC. This \$8,000 will be forgiven over 5 years.
Cumberland	Carlisle Housing Opportunities Corporation (CHOC)	First Time Homebuyer Program	CHOC will use HOME dollars to provide gap financing to first time homebuyers. Amount may vary. It will be a forgivable second mortgage. FHLB Homebuyer equity for closing cost may also be given.
Cumberland	Shippensburg Non-Profit Housing Corp.	Down payment Program	Borrower will receive a soft second from Housing Corp. toward down payment – forgiven over 5 years.
Cumberland	Tri-County Housing Development Corp.	HOME Investment Partnership Program	Borrower can use funds toward down payment and closing costs. Amount varies by loans forgiven over 5 years.
Cumberland	Cumberland County Redevelopment Authority	Housing Assistance Grant under their Lease Purchase Program	Cumberland county provides down payment under their lease purchase program where half of the funds are forgiven after five (5) years and the balance is due upon sale, transfer or refinance. An addendum to A/S giving borrower right to give a deed in lieu of foreclosure & Sheriff sale needed.
Dauphin	Dauphin County Office of Community and Economic Development & Fair Housing Counsel of HBG.	Dauphin County First-time Homebuyer Program	A borrower may receive up to \$3,000 to be used for down payment and/or closing costs. Homebuyer's education required. Due upon sale, transfer, refinance.
Dauphin	City of Harrisburg Dept. of Building Housing Development	Homeownership Impact Loan	Borrowers can receive up to \$10,000 to help with down payment, closing costs, and possibly misc. repairs.
Delaware	Chester Community Improvement Project	Neighbor to Neighbor Program-County Program & a city of Chester Program	Available to first-time homebuyers purchasing homes in Delaware County and/or City of Chester. Amount of actual assistance is based on individual borrower needs. Maximum \$6,000 for county programs. 2% is used as a down payment. Homebuyer's education is required. Due and payable if home sold in first 5 yrs. County funds go in 3 <sup>rd</sup> lien position.
Delaware	Media Fellowship House & Chester Community Improvement Project	Delaware County Homeownership First Program	Can receive up to 6,000 for down payment and closing costs. Forgiven over 5 years if borrowers remain in home for at least that long.
Delaware	Chester Economic Development Authority	City of Chester's Moderate Income Homebuyer Assistance Program	Homebuyers can receive up to \$5,000 to help with closing costs. The funds are forgiven over a 5 year period. County funds can go in 3 <sup>rd</sup> position
Delaware	Chester Community Improvement Project	City of Chester's Lower Income Homebuyer program	Homebuyers can receive up to \$5000 in closing cost assistance and up to \$5000 in down payment assistance. Funds are forgiven over 5 years
Delaware	Township of Upper Darby	First Time Homebuyer Program	Program offers up to \$6,000 in down payment and closing cost assistance. Forgiven after 10 years.
Delaware	County of Delaware Office Of Housing & Community Development	Delaware County Homeownership First Program	Can receive up to \$5,000. Due and payable upon payoff, transfer, refinance or sale of property. Available everywhere in Delaware County except: Chester City, Haverford and Upper Darby Townships.
Delaware	United Way of Southeastern PA.	Individual Development Account (IDA)	Individual's savings are matched 2 to 1. The funds can be used to purchase a home. These funds would be considered the borrowers own funds.
Delaware	Chester Housing Authority	Logan Terrace Town homes	Borrowers to receive a large subordinate second forgiven over 5 years to

			buy down the cost of construction.
Erie	Housing and Neighborhood Development Service (HANDS)	Erie's Home Investment Partnership Program	Home funds being used to make needed repairs to home. Borrowers purchasing may get down payment and CCA if repairs can't use all the funds. Also providing assistance on new homes. This assistance is forgiven over 5 years is derived from FHLB AHP funds.
Erie	Erie Redevelopment Authority and Saint Martins Center	Erie Central City Revitalization Program	Borrowers can receive funds to help with down payment and closing costs. Funds may be as much as 20% down. Funds are forgiven over 10 years.
Erie	Redevelopment Authority of the City of Erie	Central City Redevelopment area	Borrower could receive \$49,500 in down payment assistance from the redevelopment authority. Funds are forgiven over time.
Erie	ZOEY Meadows	First-time Homebuyer Program	New const. borrower needs a first for roughly 36% LTV. There is a FHLB second of \$23,125, a city of Erie third for \$31,750 and a DCED fourth for \$49,625.
Erie	Erie County Housing Authority	First time homebuyer/Housing rehab program	Borrower may receive up to \$2000 for down payment and closing costs. In addition, a borrower can receive funds for rehab of the home. Both programs eligible to be used with a PHFA first mortgage. If the rehab to be done is required to make the home habitable, it must be done within 60 days of closing.
Erie	Bayfront NATO	First Time Homebuyer Program	Borrower could receive up to \$40,000 in HOME funds forgiven over 15 years. In addition, borrower could receive \$2000 from the Erie Housing Authority and \$3000 from Erie Community Foundation.
Fayette	Fayette County Community Action Agency	Fayette County Homeownership Program	Homebuyer Education required. Borrowers can receive closing cost assistance from FHLB. And down payment and gap financing from Fayette County. Gap financing covers rehab work.
Fayette	Threshold Housing Development, Inc.	First-time Homebuyers Program	Borrower will receive 17% of the purchase price for down payment. Borrowers will also receive closing costs. 5 year forgivable.
Fayette	Redevelopment Authority of Fayette County	Homebuyer Development Program	Borrowers can receive down payment and closing cost assistance and/or rehabilitation funds. Loan has no interest and is due upon sale.
Fayette	Connellsville Redevelopment Authority	First Time Homebuyer Program	Borrower could receive funds to help necessary repairs and if any funds are left over, they could be used to help with down payment and closing costs.
Franklin	Rural Opportunities Inc.	Franklin County Homeownership Program	A borrower may receive up to \$8,000 assistance toward down payment and/or closing costs. Homebuyers' education required. Due upon sale.
Franklin	Mid-Atlantic Coalition for Housing Opportunities (MACHO)	First-time Homebuyers Program	PHFA will provide first mortgage. RHS will provide a second mortgage. MACHO HOME down money to be in third position.
Franklin	Borough of Chambersburg	First-time Homebuyers Program	Borrower can receive up to 17% of the purchase price. Funds are due upon sale.
Greene	Threshold Housing Development, Inc.	First-time Homebuyers Program	Borrower will receive 17% of the purchase price for down payment. Borrowers will also receive closing costs. 5 year forgivable.
Huntingdon	Huntingdon County	Huntingdon County First Time Homebuyer Program	Borrower can receive up to \$6500 towards down payment/CCA. Forgiven over 5 years. Borrowers could also receive up to \$11,000 for home repairs. Also forgiven over 5 years.
Indiana	Indiana County Office of Planning & Development	Affordable Home Ownership Program	Assistance provided for down payment; amount can vary depending upon borrowers needs. Additional assistance up to \$2500.00 for down payment may be available. Rehab funds may also be available.
Lackawanna	Office of Economic and	City of Scranton Homebuyer	Borrowers own down payment will be matched up to a maximum of \$7,000

	Community Development (OECD)	Program	and they may receive up to \$3,000 for closing costs. If property sold in first 15 yrs. it must be sold to be a low-income Homebuyer. If sold after 15 yrs., no restrictions.
Lackawanna	Lackawanna Redevelopment Authority	Lackawanna County Affordable Housing Program (LCAHP)	Up to \$12,000 in assistance based upon need. Can be used for down payment, closing costs and/or rehab. Borrowers need 5% of own funds into deal. The funds are secured as a 5 year lien.
Lackawanna	Housing Authority of the city of Carbondale	First-time Homebuyer Assistance Program	A borrower may receive up to \$5,000 for down payment and Closing Cost Assistance. Forgiven over 2 years.
Lackawanna	Carbondale Housing Authority	First-time Home buyers Assistance Program	Borrower can receive up to \$5,000 in down payment and closing cost assistance. Properties to be located in city of Carbondale.
Lackawanna	Neighborhood Housing Services	First-time Homebuyer Program	Borrower to receive up to 17% for down payment. Funds have a monthly repayment at a 5% interest rate. Roughly 15 year term.
Lackawanna	Lackawanna County OECD	First-time Homebuyer Program	Borrower can receive up to 15% for down payment and an additional \$2,500 for closing cost. Both forgiven over 5 years.
Lackawanna	City of Scranton Office of Economic and Community Development (OECD)	City of Scranton First Time Homebuyer Program	Up to \$3,000 from Federal Home Loan Bank which is forgiven over 20 years and the City of Scranton will provide additional funds. Both for down payment and closing costs.
Lancaster	Lancaster Housing Opportunity Partnership	Florin Hill Affordable Housing Program	Acceptable as long as the following is removed from the "Exempt Transfers" section of the Deed restriction document: "but shall survive such foreclosure or deed in lieu of foreclosure and shall be applicable to any subsequent purchasers of Real Estate".
Lancaster	Lancaster County Housing and Redevelop. Authority	Lancaster County Homebuyer Assist. Program	A borrower may receive up to \$15,000 in down payment assist. A borrower may also be eligible for CCA from Lancaster Housing Opportunity Partnership. Due upon sale, transfer, and refinance.
Lancaster	HDC of Lancaster County and Lancaster County Housing and Redevelop. Corp. (LHRC)	Wildflower Commons	A borrower may receive up to \$15,000 down payment asst. from LHRC. Borrower could also receive closing cost assist. From Lancaster Housing Opportunities Inc. (LHOP). The other option to a borrower is the use of the PHF/RHS Joint Program. PHFA agreed to a Purchase Price above our LI limits. Due upon sale, transfer or refinance.
Lancaster	Lancaster Housing Opportunities Partnership (LHOP)	Community Homebuyer loan plan	A borrower may receive funds for down payment, closing costs (up to 8%) or completion of repairs necessary to comply with loan requirements. Due upon sale, transfer, and refinance.
Lancaster	Lancaster Housing Opportunities Partnership (LHOP)	North – Central Elm Street, Down Payment Assistance Loan Program	Purchasers may receive a loan in the amount of 15% of the purchase price up to a maximum of \$15,000. Funds due and payable upon sale, transfer, refinance or non-owner occupancy.
Lancaster	Lancaster Housing Opportunities Partnership (LHOP)	North – Central Elm Street, Renovation Assistance Loan to Grant	Loans available up to \$20,000. They are 100% payable if home sold in first five years. Beginning year 6 and ending at year 10, funds are forgiven at 20% per year.
Lebanon	Office of Community Development	Homebuyers Program	Borrower receives up to 17% of purchase price for down payment. Borrowers need 3%. Borrowers could also receive up to \$5,000 for lead paint hazards. Loan will be forgiven in 15 years. Loan due and payable upon sale, refinance, and transfer.
Lebanon	County of Lebanon/Harrisburg	County of Lebanon	Borrowers receive up to 17% of the purchase price for down payment. Borrowers contribute 3%. Can receive up to \$5,000 to fix for code violation. Also loans due payable upon sale, transfer, and refinance.
Lehigh	Redevelop. Authority of the City	PP&L Community Partnership	A borrower may receive up to \$3,400 for down payment and/or closing

	of Allentown and PP&L	Program	costs. If purchasing a home in the City of Allentown, Homebuyer education is required. Totally forgiven over 25 yr. period.
Lehigh	Alliance For Building Communities, Inc.	Homebuyer program	Borrower could receive HOME funds to help rehab the property. The funds are forgiven over 15 years.
Lehigh	Lehigh Housing Develop. Corp. in conjunction with National Penn Bank, and Federal Home Loan Bank (AHP Grant)	City of Allentown Down payment Assist.	Available to first-time Homebuyers in the city of Allentown. A borrower may receive up to \$4,500 for down payment assist. Forgiven at 1/15th per year over 15 years.
Lehigh	South Lehigh Action Council, Inc.	Settlement Subsidy Grant	Borrowers upon completion of homebuyer education could receive \$1,000 for closing cost. (Just like Philadelphia program OHCD.)
Lehigh	Allentown NHS, Inc.	Lehigh County Homeownership Outreach Program (HOOP)	Borrowers whose incomes are at or below 80% of median could receive down payment and Closing Cost Assistance. The funds are forgiven at 20% per year over 5 years. Allentown & Bethlehem properties not eligible.
*Lehigh	Allentown, NHS, Inc.	Elm Street Neighborhood	Borrowers can receive down payment assistance up to 20% (maximum \$20,000). Assistance extends to homes on 9 <sup>th</sup> and Chew streets also. Funds are due and payable upon sale, refinance, transfer or non owner occupancy of the property.
Lehigh	Neighborhood Housing Services of Lehigh Valley	HOOP program, county wide	Provides down payment plus closing costs. Monthly repayment required at a rate of 3% for a 30 year term.
Luzerne	Office of Community Development	City of Hazleton Homeownership Program	Down payment and closing cost assistance forgivable over 5 years. Possible rehabilitation assistance available, also forgiven over 5 years.
Luzerne	Redevelopment Authority of the City of Pittston	City of Pittston Homebuyer Program	Borrower will receive 17% of the appraised value for down payment. Due and payable upon sale. Additional \$5,000 is available for rehab if needed. Rehab funds forgivable.
Luzerne	Housing development Corp.	Growing Homeowners Initiative	Provides a matched \$2 for \$1 up to \$7500.00. Funds for down payment and closing costs. Forgiven over a 10 year period of time.
Luzerne	County of Luzerne, office of Community Development	Growing Homeowner Program	Borrower could receive 4 different assistance programs. The first subordinate is a 2:1 match of borrowers funds and is forgiven over 5 years. The next subordinate is for 50% of the rehab work which is forgiven over 10 years. The third subordinate is for a 10 year term at 0% with a monthly repayment and is for half of the total rehab funds needed. The last subordinate is a small amount and forgiven immediately.
Lycoming	Susquehanna Valley Develop. Group Inc., and City of Williamsport	Warrior Run, City of Williamsport	At the time this program was set up, PHFA agreed to a Purchase Price above our LI Limit, due upon sale or payoff of first mortgage. The city and PHFA will share 2nd lien position.
Lycoming	Department of Economic & Community Development City of Williamsport	Gap Financing Homebuyer Assistance Program	Borrower will receive 20% toward down payment. Funds due and payable upon sale, transfer, refinance, or payoff of first mortgage.
Lycoming	Lycoming Neighborhood Development Corp.	Homebuyer Assistance –Gap Financing	Low income borrowers will receive funds to buy down the cost of the home to make it affordable based upon their income. Funds recaptured upon sale.
McKean	Office of Economic & Community Development	City of Bradford	City to provide \$15,000 for down payment and up to \$3000 towards closing costs. (CDBG funds): down payment funds due and payable upon sale of home.
Monroe	Monroe County Commissioners Affordable Housing Board	Monroe County first time homebuyer program	Borrower can get up to 10% of the Purchase price or \$5,000, whichever is less for dp/CCA. They may also receive up to \$5,000 for rehab. Due and payable after payoff of first mortgage.

Monroe	Redevelopment Authority of the County of Monroe	First Time Homebuyer Program	Borrower may receive down payment/closing cost assistance as well as improvement funds. Funds are due upon sale, transfer, refinance or payoff of first mortgage.
Montgomery	Dept. of Housing & Community Development	Montgomery County First-Time Homebuyer Program	Assistance will be based upon the financial needs of the borrowers. Assistance will be no less than \$1000 and cannot exceed the \$20,520 (based upon income). Funds are forgiven over 8 years.
Montgomery	Borough of Conshohocken	Conshohocken Homebuyer Program	Borough of Conshohocken will provide gap funding to families purchasing a home in the borough. No amount referenced. Homebuyer education required. Forgiven at term or repaid if sold prior to term.
Montgomery	Borough of Norristown	Borough of Norristown	A borrower could receive up to \$5,000 to be used toward down payment and closing costs of (\$2,500/2,500). Forgiven after 5 years.
Montgomery	Norristown Neighborhood Project	Genesis Housing Corp	Borrowers purchase a rehabilitated home in borough of Norristown. The funds used to rehab the home are forgiven over a 15 year period.
Montgomery	Pottstown Neighborhood Project	Genesis Housing Corp./ Montgomery County Dept. of Housing & Community Develop.	Borrowers purchase a rehabilitated home located in Pottstown and receive a soft second to write down the cost. The funds are forgiven over a fifteen year time period. In addition, borrowers will receive an additional \$5000 to cover closing costs. These funds are grants.
Montgomery	Lower Merion Development Corp.		Borrower purchasing a home in Spring Avenue Condo project will receive \$35,000 as a soft second forgiven over 15 years to purchase property.
Montgomery	Lower Marion Township		Borrowers to receive a subordinate second as down payment. Funds are forgiven over 15 years. Borrowers may also receive FHLB funds.
Montgomery	Montgomery County Housing Authority	MCHA HCVP HOO Down payment & Closing Cost PLAN	Eligible borrowers could receive financial assistance based upon their individual need. Contact Montgomery County Dept. of Housing & Community Development for details. Funds are granted.
Montgomery	Redevelopment Authority	Homes in Belmont	Borrowers will receive a soft second to be forgiven over 15 years. If purchasing a single unit, the second will be for \$116,667 and for a duplex it is \$233,234. Borrowers will also receive funds from FHLB which are forgiven over 5 years.
Montgomery	United Way of Southeastern PA.	Individual Development Account (IDA)	Individual's savings are matched 2 to 1. The funds can be used to purchase a home. These funds would be considered the borrowers own funds.
Montgomery	Family Savings Partner-Program	Open Heath, Inc.	Will provide a dollar for dollar match of an individual savings up to a maximum of \$1000 per year, for a period of 2 years. Funds are considered the borrowers own funds.
Montour	Danville Borough	Joint 1 <sup>st</sup> Time Homebuyer Program	Borrowers will receive a subordinate second to cover the cost between the sales price and the rehab cost (appraised value). Loan is forgiven over ten years. Borrowers will also receive Act 137 funds for closing costs.
Northampton	Allentown, NHS, Inc.	Homeownership Outreach Program, City of Bethlehem (HOOP)	Provides 10% down payment plus closing costs. Interest rate will be 3%, for a term of 30 years.
Northampton	Easton Housing Authority	Housing Choice Voucher Home Ownership Program	Eligible participants in the Housing Choice Voucher program have an option of continuing receiving monthly homeownership assistance for the term permitted by HUD or receiving a single down payment grant toward the purchase of a home.
Northampton	Borough of Wilson	Borough of Wilson and Homebuyer Assist. Program	A borrower may receive funds to help pay for down payment and closing costs up to a maximum of \$7,500. Homebuyer's education required. Forgiven at 20% a yr. over 5 yrs. Totally forgiven after 5 yrs.
Northampton	Valley Housing Develop.	City of Bethlehem Rehab. Program	VHDC bought a couple of homes in the city. They will rehabilitate them

	Corp. (VHDC)		and will sell them to first-time homebuyers. The Rehab. Portion, up to \$10,000, will be held by VHDC and forgiven over a 5 yr. Period.
Northampton	Northampton Co. Dept. of Community and Economic Development	Northampton Co. First-Time Homebuyer Program	Borrowers can receive up to \$5000 for down payment and CCA. It is a subordinate lien and is forgiven at 20% a year for 5 years.
Northumberland	Northumberland County Planning Commission	First-Time Homebuyers Program	Borrowers at or below 80% of median may receive up to \$3,500 in down payment and/or closing cost assistance. Loan is due on sale, transfer, or refinance of property.
Northumberland	City of Sunbury	City of Sunbury First-Time Homebuyer Program	A borrower may receive up to \$20,000 for down payment closing costs and major repairs. The down payment and closing cost fund will be forgiven if borrower lives in home for the entire affordability period, which is based on the amt. Of assistance received. The repair funds must be paid back monthly once the affordability period is met. Down payment and closing costs forgiven if term of affordability period is met.
Northumberland	Housing Authority of Northumberland County and PP&L	Community Partnership Program	A borrower may receive up to \$2,000 to be used for down payment and/or closing costs. GRANT
Northumberland	Housing Authority of Northumberland County	5(H) Homeownership Plan	County purchased 24 homes that need rehab. The county will do rehab. And sell properties to low income borrowers. The county will have a soft second for \$45,000 which will be forgiven over 15 yrs. Homebuyers' education required.
Northumberland	Housing Authority of the City of Shamokin	Homebuyers Program	Borrower can receive funds for up to 15% toward down payment and all closing costs. Sources vary. Affordability period varies.
Northumberland	Point Township	Kings Point	33,500 home forgiven over 20 years
Perry	Perry Housing Partnership	Borough of Marysville	PHP has purchased and renovated some homes which they will sell to first time homebuyers. A second lien will be placed against the property for 5 years to cover the cost of rehab.
Perry	Perry Green Building Housing Corp.	Affordable Housing Program	Borrower to receive up to \$16,500 to help with down payment and closing costs. Funds are actually given in two separate liens, one for \$4500 and one for \$12,000. Funds are forgiven over 5 years.
Philadelphia	Resources for Human Develop. (RHD)	Homeownership Rehab. Program by the Redevelop. Authority of the City of Philadelphia.	Homes are purchased and rehabilitated by RHD. The homes are sold to Homebuyers. Funds are forgiven over 10 years.
Philadelphia	Office of Housing and Develop. (RHD)	Closing Cost Assistance Program	Borrowers upon completion of a homebuyers' education class can receive an \$500 grant for C Costs.
Philadelphia	Philadelphia Housing Authority	Lucian Blackwell	Borrowers will receive a subordinate 2 <sup>nd</sup> and closing costs. Subordinates forgiven over time. Amount will vary depending on borrowers' income.
Philadelphia	Philadelphia Housing Authority	Falls Ridge	Borrowers will receive a s subordinate 2 <sup>nd</sup> and closing costs. Subordinates forgiven over time. Amount will vary depending on borrowers' income.
Philadelphia	Philadelphia Housing Development Corp.	PHDC Closing Cost Assistance Program	Borrower will receive funds to help pay closing costs. Forgiven over 15 years. Due and payable if sold before the completion of 15 years of ownership.
Philadelphia	Philadelphia Neighborhood Housing Services, Inc.		Borrowers to receive a \$400 grant towards closing costs.
Philadelphia	Redevelopment Authority City of Philadelphia	Homeownership Rehabilitation Program	Borrower could receive a soft second for the rehabilitation funds. Also, a \$15,000 FHLB grant. Both forgiven over time.

Philadelphia	University of Pennsylvania	Guaranteed Mortgage Program	Borrowers can receive up to \$15,000 to help with down payment, closing costs, and/or rehab. Forgiven over 7 years.
Philadelphia	Redevelopment Authority of Philadelphia County		Low income borrower will receive a substantial subordinate loan to buydown cost of construction forgiven over 15 years. Park Side I & II, Cecil St. possible other areas.
Philadelphia	City of Philadelphia Office of Housing & Community Development	American Dream Down payment Initiative	Borrower will receive up to \$7,500 to help with down payment & closing costs. Funds forgiven over 15 year period of time.
Philadelphia	Philadelphia Housing Authority	Ludlow Homes	Borrowers will receive a second from City of Philadelphia. Scattered site housing. Funds are forgiven over time.
Philadelphia	Philadelphia Housing Authority	Greater Greys Ferry Estates	Borrowers will receive a subordinate 2 <sup>nd</sup> mortgage from PHA. The funds will be forgiven over time. Amount of second will depend on borrowers' income.
Philadelphia	Redevelopment Authority of Philadelphia	Martin Luther King	Borrowers will receive a subordinate 2 <sup>nd</sup> mortgage from the PHA. The funds will be forgiven over time.
Philadelphia	United Way of Southeastern PA.	Individual Development Account (IDA)	Individual's savings are matched 2 to 1. The funds can be used to purchase a home. These funds would be considered the borrowers own funds.
Philadelphia	Redevelopment Authority of Philadelphia	Pradera (I, II, III) Homes	Low to moderate income borrowers can receive subordinate seconds, thirds and possible fourth liens. The funds will be from different sources and all forgiven over time.
Philadelphia	Housing Enrichment Renaissance Board Community Devel. Corp.	Cecil B. Moore	Borrower will receive funds as a soft second forgiven over 15 years to pay the difference between the construction cost and the sales price. The assistance amount may vary and can be substantial.
Philadelphia	Redevelopment Authority of Philadelphia	New Kensington Community Development	Borrower to receive a subordinate mortgage to cover the cost of the construction subsidy for roughly \$84,000. These funds are forgiven over fifteen years. In addition, the borrower could receive additional funds for down payment and closing costs from the lender under the FHLB's AHP program. These funds are forgiven over five years.
Philadelphia	City of Philadelphia in partnership with the Greater Phila. Urban Affairs Coalition	Home*Buy*Now	Funds are used to match an Employers housing benefit program to their employees. Employer funds are matched dollar for dollar up to \$3000 and the funds can be used for down payment and closing costs, home improvement or homebuyer education. Funds are forgiven.
Philadelphia	Philadelphia Housing Development Corp.	Spring Arts Point	Borrowers will receive a subordinate second to help buy down the purchase price. The funds are forgiven over 15 years.
Philadelphia	Project HOME Community Development Corp.	St. Elizabeth's Community	Borrowers will receive four subordinate mortgages that are forgiven over time. Some are forgiven over 15 years and some are forgiven over 5 years. PHFA will provide first mortgage only.
Philadelphia	Redevelopment Authority of The City of Philadelphia	Sarah Allen Services, Inc.	Borrowers will receive a second mortgage that is forgiven over 15 years. Scattered site housing.
Philadelphia	Peoples Emergency Center Development Corp. (PECCD)	Homebuyer Program	Borrower will receive a subordinate second that is forgiven over 5 years as long as they live in the property. Second mortgage could be a substantial amount.
Philadelphia	Redevelopment Authority	Hunter School Homes	Potential homebuyers could receive three to four separate subordinate mortgages. All will be forgiven over time. RDA - \$15 to \$35,000 & \$80,000 for construction subsidy, \$13,158 AHP and some ADDI funds. Qualified buyers can receive a first mortgage from PHFA.
Philadelphia	Redevelopment Authority	Union Hill Homes Development	Qualified buyers receive a 15 yr forgivable second mortgage from the

			Redevelopment authority. There will also be a 5 yr forgivable third using FHLB AHP funds and a 5 yr forgivable fourth from ADDI funds.
Pike	Pike County Affordable Housing Board and PP&L	Pike County Homebuyer Assist. Program	A first-time Homebuyer could receive up to \$4,000 from grant funds received from PP&L for closing costs. Borrowers must be residents of Pike County for two yrs. Assistance is forgiven over a 5 yr. period.
Schuylkill	Office of Code Enforcement City of Pottsville	First-Time Homebuyer Program	City will provide 10% towards down payment on properties valued at \$40,000 or less. Funds are forgiven.
Schuylkill	Schuylkill Community Action	First-Time Homebuyer Program	Borrowers could receive up to \$1,000.00 in CCA. Homebuyer Education is required. Or borrower could receive up to \$1,000 of HOME funds thru EOCS for closing. Funds will go in third lien position.
Sullivan	Trehab Center	Trehab Center Homeownership Program	Down payment and closing cost assistance. Funds are forgiven over a five-year period. Amount based upon need.
Susquehanna	Trehab Center	Trehab Center Homeownership Program	Down payment and closing cost assistance. Funds are forgiven over a five year period. Amount based upon need.
Tioga	Trehab Center	Trehab Center Homeownership Program	Down payment and closing cost assistance. Funds are forgiven over a five year period. Based upon need.
Union	Susquehanna Valley Develop. Group	White Deer Terraces	Borrowers could receive between \$9,500 and \$16,500 as down payment assist. 50% of the total funds are forgiven. The balance is due upon sale, transfer, or refinance. Share 2nd lien position.
Union	Union County Affordable Housing Fund Board	Union County Affordable Housing Trust Fund	Up to \$10,000 or 10% of purchase price, whichever is lower. Funds can be used for down payment, closing costs, required improvements, improvements for handicapped accessibility.
Union	Housing Authority of Union County	Loan Assistance Program	Borrower receives funds to help with down payment and closing costs. Repayment begins in 5 years. They go in third lien position. Borrowers are very low income.
Union	Resources for Housing, Inc.	RHI Second Mortgage Program	Borrower could receive up to \$10,000 for down payment and closing cost assistance. Forgiven over 5 years. Homebuyer Education required. Borrowers leasing home they will be buying.
Venango	Venango County Board of Commissioners		Funds are provided as a soft second for misc. rehab work. Funds are forgiven at the time of sale or refinance. In addition, borrowers could receive down payment and closing cost assistance. Those funds are grants.
Venango	County of Venango	Down payment program	Borrower receives funds to help with down payment; forgiven over 5 years.
Warren	Planning & Zoning Commission of Warren	Warren County Affordable Housing Trust Fund	Borrowers receive closing cost assistance in the form of a grant. No repayment is needed.
Washington	Washington County Board of Commissioners	Washington County Homebuyers Assist. Program	Borrower could receive up to \$30,000 in HOME assistance. The assistance is in the form of a soft second and is forgiven between 5 – 10 years depending on the amount of assistance.
Washington	Threshold Housing Development, Inc.	First Time Homebuyers Program	Borrowers receive up to 17% of the purchase price for down payment. Borrowers will also receive closing costs. Funds forgiven over 5 years.
Washington	Redevelopment Authority of the County of Washington	Homebuyer Assistance Program	Down payment assistance between 17 and 26% for low to moderate income first-time homebuyers. Due and payable upon sale/payoff of first mortgage. Some borrowers could qualify for a 10 year forgivable \$17,000 rehab loan
Washington	Redevelopment Authority of the County of Washington	Highland Ridge Neighborhood	Down payment assistance to cover difference between loan amount and purchase price. Forgiven over a period of time based on amount of assistance.
Westmoreland	City of Jeannette	Down payment & Closing Cost	Borrowers could receive a maximum of \$3,000 in assistance. Forgiven

		Assistance Program – City of Jeannette	over a 5 year period.
Westmoreland	Westmoreland Human Opportunities, Inc.	American Dream Down Payment Initiative	Eligible borrowers could receive the greater of 6% of the purchase price or \$10,000 toward down payment and closing costs. Borrower must live in home for 5 years in order for the funds to be forgiven.
Wyoming	Trehab Center	Trehab Center Homeownership Program	Down payment and closing cost assistance. Funds are forgiven over a five year period. Based upon need.
York	Housing Council of York	Available in the City or County of York	Borrowers could receive funds to cover 2% down payment and up to 6% of the sales price to cover closing costs. These funds are forgiven over a 5 yr. period.
York	Affordable Housing Options	Village Court Homeownership	Borrower to receive a \$6000 soft second (not recorded) loan against the property which is forgiven over 5years. Also, a \$9000 soft second (FHLB funds) forgiven over 5 years for down payment. Can be used with County 3/2 program.
York	County of York – Affordable Housing Options	3/2 Assistance Program	Borrower can receive up to 2% of the Purchase Price for Closing Costs. Forgiven over 5 years. Can be used with the Affordable Housing Options Village Court Homeownership Program.
York	Housing Alliance of York	Elm Street Program	Borrower can receive up to 10% of the sales price or a maximum of \$10,000 for down payment if the home is within the boundaries of Olde Towne East. The funds are due and payable upon sale, transfer or refinance.