



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.

County	Organization Name	Program Name	Description
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 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.
Statewide	Pentagon Federal Credit Union Foundation	Dream Makers Grant	Military associated personnel may be eligible for a first time homebuyers grant up to \$5000. Visit their website for complete details. http://penfed.convio.net/site/PageServer?pagename=dream_index
Adams	Adams County Housing Authority	Home Buyer Program	Borrower can receive \$2000 and \$7000 for down payment and closing costs. The interest rate would be between 3% and 5% depending on income. Loan is forgiven over 10 years. (2011)
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. (2011)
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. (2011)
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.(2011)
Allegheny	Urban redevelopment Authority, City of Pittsburgh	ADDI	Borrower can receive up to \$10,000 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 rd 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	McKeesport Housing Corp.	McKeesport Neighborhood Initiative	Borrower to receive a second for \$50,000, a third for roughly \$25,000 and a third through the FHLB/PNC for \$10,000. These subordinates cover the difference between the cost of construction and appraised value.
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 rd 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	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 nd loan for 50% of the purchase price plus closing costs.
Allegheny	Urban Redevelopment Authority of Pittsburgh	Housing Recovery Program- Developer (HRP-D)	A grant to help with your down payment and closing costs. Borrowers who earn 80% of the area median income or less can receive a Down Payment/Closing Cost Assistance Grant of \$3,000. (2011)
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. (2011)
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.

Allegheny	Dept. of Economic Development – Allegheny Co.	Construction Subsidy 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 rd mortgage to further reduce mortgage amount. Terms of mortgages differ with source of funds provided and range from 5 to 15 yrs.
Allegheny	East Liberty	Home Improvement program	East Liberty will provide fund to help homebuyers make improvements to their home upon purchase. The funds are forgiven over 5 years.
Allegheny	Allegheny county Dept. of Economic Development	Community Development Block Grant Program (CDBG)	Applicants at or below 80% of area median could receive up to \$20,000 in CDBG funds to help with down payment and/or closing costs. The funds are forgiven over 10 years.
Allegheny	Community Living Equity Fund (CLEFUND)	Munhall development	Eligible individuals with disabilities may be eligible to receive assistance for down payment. Funds are forgiven over 10 years and there are no resale restrictions. Reviewed 5/2011
Allegheny	Urban Redevelopment Authority	Neighborhood Housing Program	Borrowers to receive a second mortgage to cover the cost of rehab or construction. There are no restrictive deed covenants. 2/2012
Armstrong	Community Action Program of Armstrong County	Family Savings Account	The Applicants savings is unlimited, but the county will provide matching funds up to \$2000. Funds can be used for home purchases, rehab, automobile, education and business. All funds in the account including the matching funds are considered as the borrowers own funds. (2011)
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. (2011)
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. (2011)
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 st Mort. (2011)
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. (2011)
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. (2011)
Bucks	Interfaith Housing	Lease Purchase	Borrower must put down \$1,000 deposit and buy the house within 3 yrs. There is a \$60,000 soft second from Bucks County. (2011)
Bucks	Bucks County Housing Group	Bristol Township Neighborhood Stabilization Program	Acquisition and Rehab assistance available. The funds do not need to be paid back if it is within the affordability period. If sold after the affordability period to someone above the 120% median there is a re-capture of all funds used to develop the property. The affordability period is 15 years. (2011)

Bucks	Bucks County Housing Group	Bristol Township First Time Homebuyer & Housing Preservation Program	Down payment and post closing rehabilitation. The down payment is up to \$10,000 and the rehabilitation funds are up to \$20,000. The down payment funds are forgiven at a rate of 20% per year over 5 years. The rehabilitation funds are forgiven at 10% a year over 10 years. The remainder is due upon sale, transfer, refinance, or if the property is no longer owner occupied. (2011)
Bucks	Habitat for Humanity	Homeownership Program	A soft second is recorded for rehab of property. Due on sale of home. (2011)
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. (2011)
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. (2011)
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. (2011)
Centre	Centre Co Commissioners in partnership with Keystone Financial, Mellon, Midstate, Northwest Savings, Omega, PNC, Reliance, JSSB and Sovereign	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. (2011)
Centre	Borough of State College in partnership with Omega Bank & PNC. Reliance and Sovereign	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) (2011)
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. (2011)
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. (2011)
Chester	Open Hearth, Inc.	Family Savings Partner-Program	Will provide \$4,000 to borrowers who save \$2,000 for a period of 2 years. Borrower will have a total of \$6,000 for a home. Funds are considered the borrowers own funds. (2011)
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. (2011)
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. (2011)

Clinton	Clinton Co. Commissioners	Closing Cost Grant	Borrower to receive \$2500 to help with closing costs. Due and payable upon sale of home. (2011)
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.
Cumberland	Cumberland County Redevelopment Authority	Cumberland County Affordable Housing Trust Fund	Borrower can receive up to \$3,000 or \$5,000 toward down payment and/or closing costs. 5 yr forgivable loan. Amount that has not been forgiven will be due payable upon sale, lease or transfer within the first 5 years. (2011)
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. (2011)
Cumberland	Cumberland Non-Profit Housing Corp.	Down payment Program	Borrower will receive a soft second from Housing Corp. toward down payment – forgiven over 5 years. (2011)
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. (2011)
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. (2011)
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. (2011)
Dauphin	Tri-County Development	Homeownership Choice Project	Forgivable second mortgage up to \$25,000 which is available on certain homes in Mt. Pleasant Homes Development in Harrisburg. (2011)
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 rd lien position. (2011)
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. (2011)
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 rd position. (2011)
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. (2011)
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. (2011)
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. (2011)
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. (2011)

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.
Delaware	Chester Housing Authority	Wellington Heights	Borrowers can receive a 2 nd for closing cost assistance from Chester Economic Development Authority (CEDA) and a third up to \$15,000 in AHP funds.
Erie	Erie Redevelopment Authority and Saint Martin's 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. (2011)
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. (2011)
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	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. (2011)
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.
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 Community Development (OECD)	City of Scranton Homebuyer Program	Borrowers own down payment will be matched up to a maximum of \$7,000 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. (2011)
Lackawanna	Neighborhood Housing Services	First-time Homebuyer Program	Borrower to receive up to 15% (not to exceed \$18,000) for down payment. Roughly 15 year term. It is an interest free loan. (2011)
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.
Lancaster	Lancaster County Housing and Redevelop. Authority	Lancaster County Homebuyer Assist. Program	A borrower may receive up to \$5,000 in down payment or CCA assist from LHOP. Homebuyer education is required. Due upon sale, transfer, and refinance. (2011)
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.(2011)
Lawrence	Lawrence County Social Services	Neighborhood Stabilization Program (NSP)	Borrowers will receive down payment assistance. Funds are forgiven over 5 years. Can be used with PHFA CCA.
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. (2011)
Lebanon	County of Lebanon/Harrisburg	County of Lebanon	Borrowers receive 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 (2011)
Lehigh	Housing Association & Development Corp.	City of Allentown – North Street Townhouses	Homebuyers can receive down payment and closing cost assistance in the City of Allentown. The funds will be provided in the form of a second & third mortgage and provided by Allentown HOOP and the Community Partnership program. (2011)
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. (2011)
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 \$4,000 for down payment and closing cost assist. Loan will be forgiven after 5 years. Loan due and payable upon sale, refinance and transfer. (2011)
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. (2011)
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 th 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. (2011)
Lehigh	Lehigh Valley Community Land Trust		Eligible borrowers will be purchasing a home subject to a ground lease. The purpose of the program is to help keep homes affordable in the Lehigh Valley. Borrowers will a monthly ground lease fee and will be required to complete a Ground Lease Rider in association with their PHFA mortgage. They are scattered sites in Lehigh and Northampton counties.(2011)
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. (2011)
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. (2011)
Luzerne	Courtright Street Neighborhood	Housing Development Corp. of Northeastern PA	Eligible home buyers will receive \$30,000 in a second mortgage that is forgiven over 15 years. No special deed covenants. 2/2012
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. (2011)
Lycoming	Department of Economic & Community Development City of Williamsport	Gap Financing Homebuyer Assistance Program	Offers up to \$55,000 in second mortgage financing at 0% interest. It is a 30 year deferred repayment with 50% forgiveness after 20 yrs. The home must be occupied for a minimum of 20 yrs to receive forgiveness. (2011)
Lycoming	Lycoming Neighborhood	Homebuyer Assistance –Gap	Low income borrowers will receive funds to buy down the cost of the home

	Development Corp.	Financing	to make it affordable based upon their income. Funds recaptured upon sale. (2011)
Mercer	Mercer County Housing Authority	NSP Program	Borrower receives a second mortgage to buy down the cost of the home. Second is forgivable over time. Deed covenants reviewed and will include clause that certain items will go away upon foreclosure and deed in lieu. Okay conventionally and FHA. (2012)
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. (2011)
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. (2011)
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. (2011)
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. (2011)
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. (2011)
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. (2011)
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. (2011)
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. (2011)
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. (2011)
Montgomery	Open Hearth, Inc.	Family Savings Partner-Program	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. (2011)
Montgomery	Progressive Housing	Arbor Heights	Eligible borrowers to receive up to 10% in assistance for down payment . (2011)

Montour	Danville Borough	Joint 1 st 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. (2011)
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. (2011)
Northampton	Valley Housing Develop. Corp. (VHDC)	City of Bethlehem Rehab. Program	VHDC bought a couple of homes in the city. They will rehabilitate them 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. (2011)
Northampton	Lehigh Valley Community Land Trust		Eligible borrowers will be purchasing a home subject to a ground lease. The purpose of the program is to help keep homes affordable in the Lehigh Valley. Borrowers will a monthly ground lease fee and will be required to complete a Ground Lease Rider in association with their PHFA mortgage. They are scattered sites in Northampton and Lehigh counties. (2011)
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. (2011)
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 (2011)
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. (2011)
Northumberland	Point Township	Kings Point	33,500 home forgiven over 20 years
Philadelphia	Philadelphia Redevelopment Authority	NSP Program	Several areas within Philadelphia have received NSP funds to help buy down the cost of new construction and some is being used for Rehab. In either case, this program is eligible with PHFA financing as long as the deed covenants has an item #6 stipulating that the resale restrictions do not apply to a foreclosure or deed in lieu of. (2011)
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. (2011)
Philadelphia	Office of Housing and Develop. (RHD)	Closing Cost Assistance Program	Borrowers upon completion of a homebuyers' education class can receive a \$500 grant for C Costs. (2011)
Philadelphia	Philadelphia Housing Authority	Lucian Blackwell	Borrowers will receive a subordinate 2 nd and closing costs. Subordinates forgiven over time. Amount will vary depending on borrowers' income. (2011)
Philadelphia	Philadelphia Housing Authority	Falls Ridge	Borrowers will receive a s subordinate 2 nd and closing costs. Subordinates forgiven over time. Amount will vary depending on borrowers' income. (2011)

Philadelphia	Office of Housing Community Development	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. (2011)
Philadelphia	Philadelphia Neighborhood Housing Services, Inc.		Borrowers to receive a \$400 grant towards closing costs.
Philadelphia	Philadelphia Housing Development Corp.	Homeownership Rehabilitation Program (HCP)	Borrower could receive a soft second for the rehabilitation funds. Funds are forgiven over 10 years. (2011)
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. (2011)
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. (2011)
Philadelphia	Philadelphia Housing Authority	Ludlow Homes	Borrowers will receive a second from City of Philadelphia. Scattered site housing. Funds are forgiven over time. (2011)
Philadelphia	Philadelphia Housing Authority	Greater Greys Ferry Estates	Borrowers will receive a subordinate 2 nd mortgage from PHA. The funds will be forgiven over time. Amount of second will depend on borrowers' income. (2011)
Philadelphia	Redevelopment Authority of Philadelphia	Martin Luther King	Borrowers will receive a subordinate 2 nd mortgage from the PHA. The funds will be forgiven over time. (2011)
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. (2011) With deed covenant that removes resale restrictions due to foreclosure or deed in lieu of, loans can be FHA or Conventional.
Philadelphia	Housing Enrichment Renaissance Board Community Devel. Corp.	Part of the Strawberry Mansion Homeownership Project for Cecil B. Moore Avenue & 32 nd Street	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. Beginning 12/2011, loans can be Conventional or FHA as long as the revised deed covenant that removes the resale restrictions upon foreclosure or deed in lieu of foreclosure.
Philadelphia	Community Ventures in association with the Philadelphia Redevelopment Authority	Strawberry Mansion Homeownership Project	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. (5/2011) Effective 12/12/11, OHCD has agreed to the revised deed covenant that removes the resale restrictions upon foreclosure or deed in lieu of foreclosure, with this, loans can be FHA or Conventional.

Philadelphia	Community Ventures in association with the Philadelphia Redevelopment Authority	1220-1226 S 17 th Street, 1624-30 Federal Street, 1627-31 Manton St. NSP Funds	Borrower will receive funds as a soft second forgiven over 15 years to pay the difference between the construction cost and the sales price. NSP funds used. Loans can go FHA or Conventional as long as proper deed covenant is used stipulating that the resale restrictions do not apply to a foreclosure or deed in lieu of. (2011)
Philadelphia	Community Ventures in association with the Philadelphia Redevelopment Authority	Point Breeze II – 1730 Ellsworth St., 1737 federal St., 1736 Manton St., 1632 & 1708 Wharton St., 1310 S. 16 th St., 1330 & 1332 S. 18 th St.	Borrower will receive funds as a soft second forgiven over 15 years. Funds pay the difference between construction cost and sales price. NSP funds used. Loans can be FHA or Conventional if proper deed covenant is used stipulating that the resale restrictions do not apply to a foreclosure or deed in lieu of. (2011)
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. (2011)
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. (2007)
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. (2011)
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. (2011)
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. 12/12/11 OHCD has agreed to accept new deed covenant that removes resale restrictions upon foreclosure or deed in lieu of. Loans can be FHA or Conventional.
Philadelphia	Redevelopment Authority (HCP)	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. 9/2011 FHA financing is now acceptable with new deed covenant. (2011)
Philadelphia	Philadelphia Housing Authority	5(h) Homeownership Program	Current PHA residents may apply for assistance under Philadelphia's 5(h) program. Eligible homebuyers will receive funds from PHA as a subordinate second and forgiven over 5 years. (2010)
Philadelphia	Philadelphia Housing Authority	Lawrence Court	Qualified borrowers receive a 15 yr forgivable second mortgage from the Redevelopment Authority. There will also be a third 5 yr forgivable 3 rd using the FHLB AHP funds and a possible fourth for down payment from ADDI funds. Conventional loan only due to resale restrictions. 5/2011. As of 12/12/11, OHCD has approved revised deed covenants removing resale restrictions upon foreclosure or deed in lieu of, loans can be FHA or Conventional.
Philadelphia	Redevelopment Authority	Al Perry Development (NSP)	Borrower may receive a subordinate mortgage to help buy down the cost of Construction/Rehab. Source of the funds are through the NSP program. 5/2011
Philadelphia	Philadelphia Housing Development Corp. and the Redevelopment Authority	Tioga United – Affordable Housing Project	Borrowers to receive funds to buy down the cost of construction or rehab. The funds are forgiven over a 15 year period. Borrowers may also receive a third mortgage from PNC using the FHLB AHP funds. These funds are

			forgiven over 5 years. (2011)
Philadelphia	Philadelphia Housing Authority	Ross Family and Homeownership Program	Eligible applicants participate in an Individual Development program where borrowers are required to save toward homeownership and the Housing Authority matches the funds saved. All funds considered borrowers own funds. (2011)
Philadelphia	APM	Sheridan Street Project	Borrowers receive subordinate seconds through HOME funding. Funds are forgiven over time. 13 properties available. Can go conventional only. (2011). Beginning 12/12/11 OHCD has agreed to use new deed covenants that removes resale restrictions upon foreclosure or deed in lieu of. Loans can now be FHA or Conventional.
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	Homeownership Program	SCA develops new construction, single-family homes for sale to low-to-moderate families. Borrower may qualify for \$1,500 in closing cost assistance. Homebuyer education is required. (2011)
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. (2011)
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. (2011)
Venango	County of Venango	Down payment program	Borrower receives funds to help with down payment; forgiven over 5 years. (2011)
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. (2011)
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. (2011)

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. (2011)
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. (2011)
Westmoreland	City of Jeannette	Down payment & Closing Cost Assistance Program – City of Jeannette	Borrowers could receive a maximum of \$3,000 in assistance. Forgiven 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.
Westmoreland	City of Monessen	First Time Homebuyer Program	City will provide eligible borrowers with funds for down payment. Funds are forgiven over 15 years.
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	Community Progress Council Inc.	York Homebuyers Assistance Program (YHAP) Available in the City or County of York	Borrowers could receive closing cost assistance up to \$5000 for county properties and up to a maximum of \$7000 for city properties depending upon the cost. These funds are forgiven over a 5 yr. period. Homeowners need to contact the Community Progress Council. (2011)
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.