



Employer-assisted housing initiative offered

The ability of workers to live near their jobs benefits both employees and employers. PHFA's Employer Assisted Housing Program encourages businesses and other organizations to offer incentives for workers who want to buy homes of their own and need a way to stretch their housing dollars. It helps them to have lower monthly payments, shorter commutes, more family time, and the opportunity to see their investments grow. Employers get a more stable work force. For more information, contact Dona Stewart, 717.780.3908, or dstewart@phfa.org.

AICPA publishes *Nonprofit Audit Toolkit*

The American Institute of Certified Public Accountants has developed an audit committee toolkit for not-for-profit organizations that provides best practice guidance for developing a charter, evaluating and selecting independent auditors, and other important considerations. Download at www.aicpa.org/Audcommctr/toolkitsnpo/homepage.htm.

PHFA bonds receive high marks

In a recently released report, Standard & Poor's cited PHFA's very strong financial performance, very strong asset base and reserve position, high quality investment portfolio, very strong management team, and demonstrated Commonwealth support as factors in affirming its AA rating on a number of Agency bond issues.

Pfizer program helps persons without drug insurance...

Pfizer, a major pharmaceuticals manufacturer, provides medicines to persons without insurance at significant savings under its Pfriend program. For information, call 1.866.706.2400, or log on to www.pfizerhelpfulanswers.com.

Apartment locator listings grow

The new online Pennsylvania Affordable Apartment Locator, designed by PHFA to provide a link between property managers and prospective renters, now lists more than 830 developments, with a total of almost 43,000 units. The Web address is www.phfa.org/pal.

PHFA training scheduled

PHFA is hosting regional training for home mortgage lenders and brokers. Dates are: September 7th at the Radisson Hotel, Monroeville; September 13th at the Hilton Valley Forge, King of Prussia; and, September 15th at the Spring Garden Reception and Conference Center, Harrisburg. For information, click www.phfa.org/conferences/ or contact Colleen Peters at cpeters@phfa.org. Multifamily service providers may be interested in attending the "Developing a Service Plan" workshop, scheduled for October 27th in Easton. Call Robert Butcher at 610.270.1560 or email him rbutcher@phfa.org for details.

2005 Pennsylvania County Data Books available

The Pennsylvania State Data Center *County Data Books* provide information about each of the Commonwealth's 67 counties. Subjects covered include physical features, income levels, demographics, and housing. Books are published in print and CD media. Contact pasdc.hbg.psu.edu or 717.948.6336.

Identity theft is costly, difficult to correct

According to a survey by Nationwide Mutual Insurance Company, victims of identity theft spent an average 81 hours over more than a year's time trying to resolve their cases. The average amount of total charges using a victim's identity was \$3,968, and about 16 percent of respondents had to pay for part or all of the thieves' purchases. It took on average about five-and-a-half months from the time of the theft until its discovery. This can have a catastrophic effect on someone trying to get a home mortgage loan. For more information about how to detect and recover from identity theft, visit the federal government's Web site at www.consumer.gov/idtheft/.

Pennsylvania consumers can receive free credit reports

Effective in September, Pennsylvanians may receive free credit reports once every twelve months under the Fair and Accurate Credit Transaction Act. The Federal Trade Commission and major credit reporting institutions have Web sites, a toll-free telephone number, and a mailing address for consumers to request the information. Web sites to use are www.annualcreditreport.com or www.FTC.gov. Phone 877.322.8228 or mail Annual Credit Report Request Service, PO Box 105281, Atlanta, GA 30348-5281.

Affordable housing management expo planned

PHFA and the Pennsylvania-Delaware Affordable Housing Management Association are co-sponsoring a fall conference and expo, October 6 and 7, at the Willow Valley Resort and Conference Center in Lancaster. More than 200 attendees are expected, including owners, management agents, site personnel, and service providers from properties in the two states, as well as exhibitors. For information contact Penn-Del AHMA, PO Box 44, Riverton, NJ 08077-0044, phone 856.786.2183, or email penndelahma@comcast.net

Email addresses, corrections requested

Please check the mailing label on this issue and contact Paula Brightbill at pbrightbill@phfa.org, or call 717.780.3915, if corrections are needed. Also, please send her your email address (even if the address is correct) so that the newsletter can be sent electronically at a later date.

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