



HEMAP receives national recognition from Harvard's Kennedy School

The Homeowners' Emergency Mortgage Assistance Program, a foreclosure prevention initiative operated by PHFA since 1983, has been recognized by the Ash Institute of Harvard University's John F. Kennedy School of Government as one of the 50 most innovative American government initiatives for 2006. More than 1,000 programs were considered for this honor. HEMAP is now a semifinalist for the Innovations in American Government Awards, considered the "Oscars" of government, and is eligible to win one of seven \$100,000 grants. The Awards competition, now in its 19th year, is administered by the Ash Institute for Democratic Governance in partnership with the Council for Excellence in Government. HEMAP has now helped 36,000 Pennsylvania families keep from losing their homes to foreclosure, and is one of the most effective and least expensive homelessness prevention programs in the nation.

Lending leaders honored by PHFA

Ten lenders who participate in PHFA homeownership programs have received awards for excellence for their production in 2005. The lenders honored at a March 24th ceremony were: Countrywide Home Loans, Inc.; First Horizon Home Loan Corporation; GMAC Mortgage Corporation; Honesdale National Bank; Howard Hanna Financial Services; Jersey Shore State Bank; Mortgage America; National City Mortgage Company; Sovereign Bank; and, West Penn Financial. PHFA Vice-Chairman Gary E. Lenker presented the awards.

Multifamily rental information on PHFA's Web site

For updates on PHFA's PennHOMES and Tax Credits multifamily housing programs, check www.phfa.org/developers/developer/developerloans.aspx and www.phfa.org/developers/developer/lihtc.aspx.

Housing Services Conference planned for June

PHFA's 2006 Housing Services Conference, *invest.commit.prosper*, will be held June 19th, 20th, and 21st at the Harrisburg Hilton. There are opportunities for a limited number of companies to exhibit products and services at the conference Marketplace on Monday, June 19th. The Showcase of Social Services Programs is scheduled for Tuesday, June 20th. Details are available on www.phfa.com, or contact Sandy Klunk, 717.780.3874, sklunk@phfa.org.

PHFA brochures offer guidance, information

Brochures explaining PHFA's various programs, policies, and other information are available for housing groups, elected officials, and others interested in making the public more aware of affordable housing opportunities. Contact Paula Brightbill at pbrightbill@phfa.org or 717.780.3915 to order copies.

Borrowers can manage PHFA home loans online

Homebuyers who use PHFA loans to finance their mortgages can manage their accounts online, including being able to make payments, or by enrolling in the Automatic Monthly Payment Program to have payments automatically deducted from their bank accounts. Use the "Log in" link at www.phfa.org to get started.

Affordable Apartment Locator offers benefit to renters, developments

Those looking for affordable rental units, and property managers who want to rent their apartments, should take advantage of the opportunity offered by the *Pennsylvania Apartment Locator*. PHFA operates this service at no charge to users. Check out the Locator at www.phfa.org/pal. Philadelphia's Office of Housing and Community Development has a similar service listing *accessible* City properties. It can be seen at www.newsontap.org/homefinder.

VisitAbility helps build neighborhood feeling

Visitability is a concept that calls for homes to be built with at least one "no-step" entrance, wide exterior and interior doorways, a bathroom or powder room with basic accessibility, and an open floor plan providing a barrier-free path of travel throughout the dwelling's common areas. These features can be incorporated into new homes for a minimum cost, making them more available to visits by family members or acquaintances with mobility impairments. Using visitable features in housing design and construction allows more citizens to share in this fundamental ritual of society. PHFA has provided funding for a demonstration of visitability in the Commonwealth. The project had three objectives: to increase the awareness of visitability among builders, designers, home-buyers, and policy makers; to evaluate the cost and technical effectiveness of new, single-family home visitability standards; and, to provide technically sound visitability design details suitable to Pennsylvania's climate, geography, and construction methods.

Keep schedule open for 2007 Housing Forum

April 25–27, 2007, are the scheduled dates for next year's statewide Housing Forum at the Harrisburg Hilton Hotel. Save-the-date cards and e-mails will be sent in future months, but now is a good time to start your planning for the event.

Tax Credit Survey offered online

PHFA has published an easy-to-use survey on its Web site to gather information about how to improve the allocation of Low Income Housing Tax Credits. To respond, click the link under *Agency News* at www.phfa.org.

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