

## A MESSAGE FROM OUR EXECUTIVE DIRECTOR

The search for housing can be daunting. But we're here to help. Please glance over our housing programs that are described in this brochure, and then call our Customer Solutions Center for assistance. Whether you are a renter, homebuyer or homeowner, we have programs and services that can help you.



Brian A. Hudson Sr.  
PHFA Executive Director & CEO

## CONTACT US FOR MORE INFORMATION

We receive calls every day from people wanting help with housing. We'd like to help you, too.

A good place to start is on our website at [www.PHFA.org](http://www.PHFA.org). There you'll find more detailed information about our programs and services for renters, homebuyers and homeowners. Use your smartphone and the quick response code below to go right to our website.

You can also reach us toll-free by phone. We've extended our hours to be available when it's most convenient for you. Our customer service representatives have been trained about all PHFA programs, so they can answer your questions and get you assistance quickly.

## CUSTOMER SOLUTIONS CENTER

1-855-U-Are-Home (827-3466)

Mon – Fri 8 a.m. – 7 p.m.

# HELP WITH HOUSING



## ABOUT PHFA

The Pennsylvania Housing Finance Agency works to provide affordable homeownership and rental housing options for older adults, low- and moderate-income families, and people with special housing needs. Through its carefully managed mortgage programs and investments in multifamily housing developments, PHFA also promotes economic development across the state. PHFA programs and operations are funded primarily by the sale of securities and from fees paid by program users, not by public tax dollars. The agency is governed by a 14-member board.



211 North Front Street • Harrisburg, PA 17101  
1-855-U-Are-Home (827-3466)  
Visit us online at [www.PHFA.org](http://www.PHFA.org)

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



Tom Wolf, Governor  
Brian A. Hudson Sr., Executive Director & CEO



PHFA's Harrisburg office

## LEARN HOW WE CAN HELP YOU

The Pennsylvania Housing Finance Agency was created by the state legislature in 1972 to expand housing options for the state's residents. Its first programs were aimed at improving the availability of affordable rental housing. Since 1982, the agency has offered mortgage loans for homebuyers, too. If you're in need of rental housing or want to buy a home, our programs described in this brochure may be able to help.

Photos on the cover are of actual PHFA customers.



## CUSTOMERS WE'VE HELPED

<< (L-R)

Longtime friends Jane and Betty were assisted by PHFA with affordable senior housing.

Ejetta received housing counseling and education before she bought her home, which you can see in the background.

Dave and Estrellita, shown with their grandson, got foreclosure prevention assistance when Dave temporarily was without work. They now own their home.

An affordable PHFA loan helped Julie buy a home in which to raise her two sons.

# OUR HOUSING PROGRAMS CAN HELP YOU, TOO

## HOME LOANS

The agency offers a number of competitively priced mortgage products for homebuyers. PHFA's home loans have features specifically tailored to address the needs of first-time buyers and people with limited income and savings. Fairly new to the agency is the ability to offer refinancing, too.



## MORTGAGE CREDIT CERTIFICATES

MCCs have proven to be extremely popular because they allow qualified homebuyers to claim a tax credit of up to \$2,000 annually on their federal income tax return for the life of their PHFA mortgage.



## RENOVATION AND ENERGY EFFICIENCY LOANS

These loan products are provided for homeowners – to help them make their current homes more accessible for an aging parent, for instance, or to add insulation in the attic.



## CLOSING COST & DOWN PAYMENT ASSISTANCE

We know it's a challenge for first-time homebuyers to save the money to cover closing costs and the down payment. We offer a low-interest loan to help them meet these expenses.



## LOAN SERVICING

All PHFA mortgages are serviced for the life of the loan by our staff in Harrisburg. The agency has a portfolio of more than 54,000 single-family mortgages that it services.



## RENTAL HOUSING SEARCH

Searching for an apartment used to be cumbersome and time consuming. But PHFA and its partners provide an online apartment search tool at [PaHousingSearch.com](http://PaHousingSearch.com) that makes the hunt for rental housing quick, easy and free. Pictures let you decide which units are best for you, saving unnecessary travel.

## RENTAL HOUSING CONSTRUCTION

Tax credits from PHFA help developers of rental housing raise the needed capital to build affordable apartments and townhomes, or in some cases to restore historic buildings that are important in a community to provide rental housing. In exchange, developers agree to keep rents at affordable levels for a set time, usually 30 years.



## HOUSING SERVICES

The goal of housing services is to help seniors, people with disabilities, and others continue to live independent and productive lives. These services for people in rental housing funded by PHFA include such things as transportation to the doctor or shopping, health and wellness programs, social activities, and more.



## FORECLOSURE PREVENTION

The agency offers a foreclosure prevention program for Pennsylvania residents who have had an unexpected loss of income that leaves them unable to make their mortgage payment. Financial assistance is in the form of a low-interest loan that homeowners pay back once their financial situation improves.



## CONSUMER EDUCATION

Informed consumers will make smarter housing choices and are more likely to avoid such problems as a default on their mortgage and foreclosure. That's why PHFA helps fund a network of housing counselors located across the state who provide no-cost housing and financial education for renters, homebuyers and homeowners.



## WEB RESOURCES

Helpful details about PHFA's programs and services are conveniently available on its website at [www.PHFA.org](http://www.PHFA.org). Whether you're a renter, homebuyer or homeowner, the PHFA website offers a wealth of housing information.



## CONTACT CENTER SUPPORT

Not finding a PHFA housing program on our website? The agency now offers a Customer Solutions Center providing fast and friendly telephone assistance from our knowledgeable staff.



## SOCIAL MEDIA

More of our customers are turning to social media for information to help them in their daily lives. That's why PHFA has a strong presence on Facebook, Twitter and YouTube.



*This is a partial overview of the many housing programs and services provided by PHFA. Please visit our website at [www.PHFA.org](http://www.PHFA.org) to learn more.*