PHFA has a statewide network of certified housing counselors who educate consumers on a variety of topics for both homebuyers and homeowners.

**FOR HOMEBUYERS**

To help you understand the process of purchasing a home, our counselors provide both one-on-one counseling and group workshops to help you:

- identify your housing needs
- determine the price range that you can afford
- decide on an appropriate mortgage loan
- anticipate homeownership-related financial demands
- improve your financial knowledge
- understand your creditworthiness

**FOR HOMEOWNERS**

Educational programs, mortgage-delinquency and foreclosure-prevention counseling can help homeowners get back on track with their mortgage payments. Counselors also can provide advice about refinancing, money management, financial literacy and home-preservation grants. One-on-one counseling and workshops are available.

**HOW TO GET STARTED**

To find a counseling agency near you, visit www.PHFA.org and select the “Homebuyer” menu or scan the QR code below. You can also reach us toll-free Monday-Friday (8 a.m.-5 p.m.) at 855.827.3466.