

PROGRAMS FOR HOMEBUYERS

The Pennsylvania Housing Finance Agency provides affordable mortgage financing to buy a home through a variety of programs. We work with a network of approved participating lenders that are located throughout Pennsylvania.

WHAT WE OFFER

- Home purchase and refinance options
- Closing costs and downpayment assistance
- Conventional, FHA, VA and RD loan types
- Competitive interest rates
- Energy efficiency and home repair loans
- Free homebuyer education
- PHFA services the loan for its full lifetime

PREPARE FOR HOMEOWNERSHIP

PHFA offers FREE in-person and virtual homebuying education to provide you with the peace of mind that you are ready to take that step. The counselors will go over your finances with you, talk with you about the responsibilities of homeownership, and give you a sense of where you stand financially, including any credit issues you may need to address.

HOW TO GET STARTED

We work with a network of approved participating lenders that are located throughout Pennsylvania. A list of these lenders and information about our programs are available at www.PHFA.org. These lending partners will take your application and review the information to see if you may be eligible for a PHFA mortgage. Lists of counselors and lenders are available at www.phfa.org/homebuyers.



855-827-3466 | www.PHFA.org



Josh Shapiro, Governor

Robin Wiessmann, PHFA Executive Director & CEO

