



# AROUND *the* HOUSE A NEWSLETTER FOR OUR CUSTOMERS

Spring 2015

Vol. 1 , Issue 1

**W**elcome to PHFA's Around the House newsletter. In this edition, you can find information about enhancing your home's energy efficiency, making the most of your budget, and programs offered by PHFA for home repairs and home buyers.

Think of PHFA when you have housing questions. We're your go-to resource for **help with housing.**



## Consumer Tips

### Enhancing home efficiency

- Unplug seldom used electronic devices/chargers
- Fill gaps and cracks around windows and doors
- Utilize water conservation techniques by taking shorter showers, turning water off while brushing teeth and washing dishes, and checking faucets for leaks
- Install a programmable thermostat
- Plant trees to provide shade on southern exposures

## Making the most of your budget

Start saving now for Christmas. Start a Christmas savings club at your bank or start putting money away weekly so you don't overcharge your credit cards during the holiday season.

Other helpful tips to tighten up your budget include:

- Buying in bulk
- Dining out less frequently
- Clipping coupons



**Securing Your Financial House (SYFH)** – This **free** PHFA program focuses on borrowers facing financial challenges that can lead to delinquency and foreclosure. Educational materials and guidance from counselors help homeowners maximize their budget. Don't stress. Get on the road to success. Visit [PHFA's website](http://PHFA's website) today.

## Home Repair



**Homeowners' Energy Efficiency Loan Program** – this PHFA loan offers a fixed, one percent loan for 10 years with no prepayment penalties for energy efficiency repairs including, air sealing, insulation and ductwork, windows and doors, roof replacement, and heating and cooling system repair or replacement.

## Spread the word

It's the beginning of home buying season and it's a buyer's market. There's a great inventory of houses just waiting for new owners.



If you have family or friends that are interested in becoming homeowners, have them contact PHFA for great mortgage loans and down payment and closing cost assistance programs to fit their budgets. Visit [www.PHFA.org](http://www.PHFA.org) for more information.

**SUPPORT**

**Help is a call or a click away!**

**Customer Solutions Center 1-855-U-Are-Home**

[AskPHFA@PHFA.org](mailto:AskPHFA@PHFA.org)