EDITOR’S NOTE: The December newsletter is also available in a convenient video format for viewing on your smartphone by visiting PHFA’s YouTube page. Please let us know what you think of this new option.

TOP STORIES
Governor Wolf announces recipients for community revitalization funding
Governor Tom Wolf has announced seven projects to be awarded $2.8 million for the construction or rehabilitation of mixed-used developments. The funding was raised through the sale of tax credits under the Mixed-Use Development Tax Credit Program, the proceeds of which are being used to fund the work of the Community Revitalization Fund Program. The goal of that program is to stimulate high-impact neighborhood revitalization projects around the state. The Mixed-Use Development Tax Credit Program is administered by the Pennsylvania Housing Finance Agency, and the selected projects were approved by its board of directors.

The Mixed-Use Development Tax Credit Program was created as part of the commonwealth’s fiscal year 2016 budget that allocates $2 million in credits annually for PHFA to sell to generate community revitalization capital. PHFA was directed by the General Assembly to administer both the tax credit and program components of this initiative.

The Community Revitalization Fund Program seeks to expand or rehabilitate affordable housing stock coupled with retail/commercial space to promote community revitalization, especially in those parts of the state that are struggling economically. The term “mixed-use” for these projects refers to buildings that combine both commercial/retail and residential space. A list of the funding recipients is available in the October press release on PHFA’s website.

PHFA recognized as one of the top mortgage companies in the mid-state
The Pennsylvania Housing Finance Agency has been selected as a Readers’ Choice Award winner in the category of “Best Mortgage Company” as part of the 2018 Simply the Best readers’ poll conducted annually by Harrisburg Magazine.

The magazine began the awards in 1997 as a way for the public to show its support for the area’s favorite businesses. It has since grown to become one of the largest readers’ polls in central Pennsylvania with more than 100,000 votes being cast this year. The results are eagerly awaited each year and are published in the August issue of the magazine.

The annual poll that produces Simply the Best Award winners and Readers’ Choice Award winners is conducted every spring. Harrisburg Magazine’s readers are asked to go to its website and nominate their favorite businesses in more than 200 categories. The top businesses in each category then go head-to-head with readers casting their votes on the magazine’s website for their favorites. PHFA needed to receive enough votes to qualify as a nominee before it subsequently was voted a Readers’ Choice Award winner.
HOUSING COUNSELING
PHFA launches new initiative to help people with their personal finances

The Pennsylvania Housing Finance Agency has announced its “Take Charge of Your Money” program, providing people with no-cost coaching from credentialed counselors to help them better handle their personal finances. The goal of the program is to share information so that people can manage their money more wisely and, ultimately, improve their quality of life.

Under the Take Charge of Your Money program, people can get free, one-on-one coaching from counselors at 57 PHFA-approved agencies located around the state. Topics that can be addressed through the coaching include such things as improving your credit score, budgeting to gain financial stability, and creating a personal financial action plan. Counselors not only will educate participants but will offer encouragement to help keep people on track with their financial plans.

This fall, the agency ran a Web-based marketing campaign inviting Pennsylvanians to take advantage of this no-cost coaching. A [web page](#) at helps people search for the nearest participating counseling agency so they can schedule a session with a coach trained in personal money management.

MULTIFAMILY HOUSING
PAHousingSearch.com is relaunched with enhancements

The online apartment search tool PAHousingSearch.com has relaunched after some extensive retooling of the site’s appearance and capabilities. First launched in 2011, the site has grown to include apartment vacancies from 3,148 landlords and listings of 115,943 available rental units. Monthly visits to the site by apartment hunters now exceed 34,000. Today’s launch of the improved site takes advantage of insights gained from thousands of users over the previous eight years.

Some of the customer-focused enhancements on the new site include these features: users can access search results in fewer clicks with a new text search bar; search results now include larger photos and maps; new search logic increases the results of housing searches for people with mobility issues, and accessibility options have been updated for entryways, bathrooms and more; and available units now appear sorted in search results before wait-listed units, with the option to hide wait-listed units from the results, if desired. In addition to this major relaunch, the PAHousingSearch website is constantly being upgraded so that it offers the most thorough and accurate rental listings.

PAHousingSearch continues to be backed by a call center of operators who can help users with their apartment search in Pennsylvania. Those operators are available toll-free Monday through Friday from 9 a.m. until 8 p.m. at 1-877-428-8844. Beyond its daily use by apartment hunters, PAHousingSearch has proven its worth during natural disasters when displaced families are in desperate need of temporary housing.

In addition to PHFA, PAHousingSearch is supported by the following partners: the Pennsylvania Emergency Management Agency, the Pennsylvania Department of Human Services, the Pennsylvania Department of Community and Economic Development, the Professional Affordable Housing Management Association, and PennDel AHMA.
PHFA AROUND THE STATE
Here’s a sampling of some multifamily developments that were recently in the news. All receive funding from PHFA.

Anthony Wayne Senior Housing Phase III in the Grays Ferry neighborhood of South Philadelphia recently celebrated a ribbon-cutting. The development adds 34 one-bedroom and 11 two-bedroom apartments of affordable senior housing.

In Harrisburg, construction has started on 37 new affordable rental units for people age 62 and older at Paxton Place. Four of the units will be fully accessible, and one unit will be hearing and vision accessible.

In late summer, Centennial Village in Philadelphia celebrated its grand opening with a ribbon-cutting. The new development brings 51 units of affordable housing to the West Parkside neighborhood.
RECOGNITION FOR STAFF
PHFA's financial educational officer wins national award

The Pennsylvania Housing Finance Agency is proud to announce that its financial education officer, Holly Zugay, has been selected by the Association for Financial Counseling and Planning Education as its 2018 Financial Educator of the Year.

Zugay has been committed to the field of financial education for nearly two decades. During that time, she has created and conducted train-the-trainer programming educating professionals serving at-risk, adult populations. She has trained nearly 2,000 financial education and counseling professionals, social workers, and case managers on the core competencies of financial capability, presentation skills, and the design of effective financial education programs.

NeighborWorks America honors PHFA's counseling manager

NeighborWorks America celebrated Terri Redmond as a Visionary Leader in Community Development during a reception in early December at the Andy Warhol Museum as part of the NeighborWorks Training Institute held in Pittsburgh. Redmond has been the manager of counseling and education at the Pennsylvania Housing Finance Agency since 2003.

More than 200 people attended the reception and awards presentation. NeighborWorks President and CEO Marietta Rodriguez was on hand to make the presentation to Redmond. At PHFA, Redmond coordinates the efforts of the agency's Comprehensive Homeownership Counseling Initiative and Foreclosure Mitigation Counseling Initiative.