

GENERAL INFORMATION

HOMEstead Program Paused. As a result of the program's limited utilization, PHFA will be pausing the HOMEstead Program until further notice.

Effective for loan reservations made on or after August 7th, the HOMEstead Program will no longer be available. Eligible homebuyers are encouraged to take advantage of PHFA's other downpayment and closing cost assistance options, including K-DATE, K-FIT and Keystone Advantage Assistance Loan.

PHFA continues to evaluate opportunities to enhance its homeownership programs. As future initiatives and program enhancements are considered, the Agency anticipates having the opportunity to revamp the HOMEstead program to better meet the needs of homebuyers. We will provide additional updates as they become available.

We appreciate your continued partnership and support for affordable homeownership throughout the Commonwealth.

Please note: Forms listed under the "Updated Forms" section of this memo have been revised to remove references to the HOMEstead Program. Please replace any previous versions in your system. The revised forms should be used for new loans utilizing these forms that are locked on or after August 7, 2026. Existing pipeline loans may continue using the previously executed forms, as applicable.

UPDATED FORMS

- [Forms Overview, Form 0](#)
- [Preliminary Package Cover Sheet, Form 1](#)
- [Mortgagor's Affidavit, Form 3](#)
- [Lock Desk Change Request, Form 6](#)
- [Final Document Submission Checklist, Form 31](#)
- [PreClosing Package Checklist, Form 51](#)
- [Closing Instructions, Form 53](#)
- [Purchase Submission Checklist, Form 58](#)
- [First Mortgage Programs Overview](#)
- [Subordinate Mortgage Programs Overview](#)

Please [contact us](#) with any questions.