

# Making Your Home Feel Like Home



Homeownership

“Our lives improved for the better.”

# The Michaels of Shenango Township

“It’s just nice to finally own something for ourselves.”



There are numerous reasons why families want to own their own home. For C.W. and Katie Michaels of Shenango Township, owning their home meant that they would now have their own house to personalize and a place for their children to grow.

The Michaels family was renting a trailer from a family member, and when asked how their lives have improved since owning a home, Katie excitedly went on to say, “Our lives improved for the better. It is a great feeling to have something to call your own. We get to decorate and make improvements on the home where we see necessary. It’s just nice to finally own something for ourselves.”

“...we qualified for the First-Time Homebuyers Program.”

Having their own home is just as meaningful for the children as it is for the parents. “Decorating their rooms is a blast!” says Katie. Every time someone comes over Katrina says, “Come see my Hello Kitty room!”

The Pennsylvania Housing Finance Agency has a First-Time Homebuyers Program through which homebuyers can get help with down payment assistance and a low interest rate mortgage loan.

“We didn’t have the money on hand to just buy a house and we qualified for the First-Time Homebuyers Program. PHFA had the best interest rate. That really helped us out, and we were able to buy this house in 2012.”

With a dream of owning their own place and the help of PHFA, the Michaels family now has a beautiful home and a wonderful place to raise their kids. We at PHFA are glad we could help make their homeownership dreams come true.