Newlywed Couple Puts Down Roots in a Small Pennsylvania Town

“I am so excited to have my own home...”
For a young couple in Fishtown, a small community near Philadelphia, homeownership was the next big step in their lives. Newlyweds, Patrick and Linda Mencel are both artists, and looking for a home that could accommodate their specific needs proved to be a tricky task.

Linda explains, “We’ve been looking for a house and couldn’t afford anything that was reasonable. We’re both artists; he’s a musician and I’m a graphic designer. We needed studio space for the both us, and it was just impossible to find something that would work.”
This is where the Pennsylvania Housing Finance Agency provided assistance. PHFA offers home purchase loans with competitive interest rates and lower fees. The PHFA program that is best for homebuyers will depend on their specific circumstances, such as their credit history and amount of cash savings, as well as their individual preferences. After doing some research, Linda came across PHFA’s Keystone Home Loan. She knew it was the right home loan for them.

Today, homeownership means Linda has the freedom to do more of what makes her happy. Currently in her free time, Linda enjoys fostering dogs. With her new home, she has more room to do what she loves!
“Being able to have our own space to do our work is really important. The house we are moving into is perfect for that— it’s in a great area. I also foster dogs, so I am so excited to have my own home to be able to do more of that.”

Sometimes to move into the next chapter in your life, you need a little help. Linda and Patrick got that help from PHFA. Maybe we can help you, too.