

PHFA Helps Family Buy Their First Home

Meet Julius Quick, a first-time homeowner as of November 2016. Julius had been renting various apartments and homes since he was 18 years old. Now at age 34, Julius decided to put his money toward something he could call his own.

Becoming a husband and then a father gave him a whole new outlook on his life. He wanted somewhere his family could live comfortably. He was tired of jumping from place to place once the lease was up. It was time for him to find something more stable.



The Quick-Berger family: Kristina, Julius, Alderik, and Derek.

A place to call home

The couple planned on purchasing the home they were renting that summer, but unfortunately the bank didn't approve them for the loan. They then met with Annie Mac Mortgage Corporation, a PHFA-approved lender, and were approved for a PHFA home loan! Julius appreciates the customer service at PHFA and says he likes how helpful the staff is when he calls in with a question.

Julius says his wife, Kristina Berger, is also excited about homeownership. When asked if their two sons were enjoying the new home Julius replied, "They are having a good time destroying it!" He laughed and explained that his boys love doing what they do best, which is making messes for mom and dad to clean up.

"This is just our starter home; we will eventually look for something bigger," says Julius.

From renting to homeownership

Now that he knows a lot more about homeownership, he says he will never go back to renting. He's happy with his first home but has plans to get something bigger in the future. For now, he says it's just big enough for their two boys to tear apart!

"When you rent, your money really isn't going into something. But buying a house means it's yours and you are paying into it," Julius explains.

The staff at PHFA is so glad Julius was able to find a place his family can call home! We hope PHFA can be a part of their next home purchase, too.