

With very competitive interest rates and an easy closing process, PHFA was a key player in enabling me to own my first home. Home ownership was always a goal and once I found the right home, I knew right away this was a decision I could make with ease

Home ownership has given me a sense of accomplishment and pride as well as having an asset that will appreciate over time. For me home ownership is about finally being able to put down roots, to feel like I really belong to my local community. To make friends with my neighbors. To really have something to “come home to”. And there’s always something to do to help improve my home and really make it something comfortable.

I’ve never regretted my decision to own a home; my payment is a fixed 30 year term and as each year passes I continue to build equity.

Ben, Butler

