

Pennsylvania Housing Finance Agency

<http://www.phfa.org/>

First-Lien Mortgage Loans:	<ul style="list-style-type: none"> • HFA Preferred (Lo MI) • HFA Preferred Risk Sharing (No MI) • Keystone Home Loan • Keystone Government Loan • Purchase Improvement 	<ul style="list-style-type: none"> • ACCESS Home Modification • FHA Streamline Refinance • VA Interest Rate Reduction Refinancing Loan (IRRRL)
Special Mortgage Purpose Programs Eligible Uses:	Purchase, refinance, rehabilitation	
Down Payment/ Closing Cost Assistance:	<ul style="list-style-type: none"> • Keystone Advantage Assistance Loan Program (loan, zero percent interest) • HOMEstead Down Payment and Closing Cost Assistance Loan (loan, deferred and forgivable) • ACCESS Down Payment and Closing Cost Assistance (deferred payment, zero percent interest, must be used in combination with a Pennsylvania Housing Finance Agency first mortgage product) 	
Targeted Populations/ Special Programs:	First-time and repeat homebuyers, persons with a disability	
Mortgage Tax Credit Certificate:	Offered	
Homeownership Education/Counseling:	Required; Pennsylvania Housing Finance Agency provides a list of approved agencies across the state and Pennsylvania Housing Finance Agency online course.	
Individual Development Accounts:	Not offered	
Fannie Mae/Freddie Mac HFA Mortgage Insurance Products:	Fannie Mae's HFA Preferred (Low MI); Fannie Mae's HFA Risk Sharing (No MI)	

HELPFUL WEB LINKS

Pennsylvania First Mortgage Programs (including down payment and closing cost assistance)

<http://www.phfa.org/programs/homepurchase.aspx>

Pennsylvania Mortgage Tax Credit Certificate

<http://www.phfa.org/forms/sellersguide/forms/02.pdf>

Pennsylvania HFA Income Limits

<http://www.phfa.org/forms/sellersguide/appendices/b.pdf>

Pennsylvania Keystone Income and Purchase Price Limits

<http://www.phfa.org/forms/sellersguide/appendices/a.pdf>

Pennsylvania Approved Homebuyer Education

<http://www.phfa.org/counseling/homebuyers.aspx>