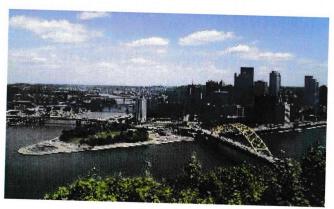


Our mission is to empower low and moderate income residents to become home owners in their community and as stakeholders strengthen their neighborhoods and improve their quality of life, through the development of affordable housing and to engage in economic development activities.

www.phdainc.org







PHDA, Inc.

Pittsburgh Housing

Development

Association, Inc.

P.O. Box 8973
Wilkinsburg, PA 15221
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www.phdainc.org
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PHDA, Inc., the Pittsburgh Housing Development Association, Inc., was established in 1982 as a low-income housing advocacy organization and received tax-exempt 501(c) 3 status in 2005.

Our mission is to provide educational workshops on critical issues like credit score, money management, qualifying for first-time homebuyer assistance, home improvements, and more.

By working with respect for those we serve and a deep sense of partnership with other community stakeholders, our vision - and the individual dream of home ownership - can be realized.

## Have you dreamed of owning a home?



PHDA, Inc. sponsors free First-Time
Home Buying Workshops in
collaboration with Dollar Bank.
These workshops provide information
and resources on obstacles that
prevent most people from purchasing
a home.

- Insufficent savings
- Excessive debt
- Poor credit

## First-Time Home Buying EducationWorkshops

Workshops consist of the following:

- Credit counseling
- Home buyer education
- Down payment assistance
- Closing cost assistance
- Low cost mortgage options
- Financial education

The enrollment and successful completion of this program is required to qualify for low cost mortgage options, down payment, and closing cost assistance associated with the purchase of a home.

Please call or visit our website www.phdainc.org for more information and workshop dates.