

Dear Potential Applicant:

Currently, we are building homes but we no longer finance mortgages, so you will need to secure your own financing. This can be done through various sources of mortgages: USDA, USDA-Direct, or PHFA; for example.

Second, the process will require you to get a pre-approval letter for financing from a bank or agency that serves first-time, low-income home buyers.

Third, you must also attend PHFA classes for first-time home buyers that are held through the Cumberland County Housing and Redevelopment Authority. Their phone number is: (717) 249-0789.

Lastly, to help increase your credit score and thus, your pre-approval amount of financing, we strongly recommend that you work with an experienced third party to do so. One such agency we suggest is:

Pathstone

450 Cleveland Ave.

Chambersburg, PA 17201

The contact person there is Thelma Corrales, Director of Home-ownership Programs of Pennsylvania. Her number is: (717) 264-5913. She may also be able to help direct you towards the right financing option for your income level.

You may use any other agency to your liking, though.

Once you get a pre-approval letter, we will inform you of the best house situation available determined by the amount of your pre-approved financing. Then, we will do home visits to determine your qualification through need of new housing.

Please contact us at (717) 258-1830, if you have any questions.

Cumberland Valley Habitat for Humanity