

### TENFOLD'S MISSION

Spark the power in all people to achieve **equitable housing** and **financial security**.

### TENFOLD'S VISION

To be the trusted and innovative community partner building wealth and achieving quality, fair, and affordable housing for all people, through proactive coaching, education, lending and advocacy.

### HOURS OF OPERATION

Monday-Friday  
8:30 AM to 5:00PM

**Weeknight and Weekend Education Classes**  
(see website for available dates)  
HABLAMOS ESPANOL!

### CONTACT US

116 North George Street  
York, PA 17401  
717.827.4334

**Website** [www.WeAreTenfold.org](http://www.WeAreTenfold.org)



# TENFOLD

Unlocking Opportunity

Tenfold's services are made possible by:



**SERVING**

**YORK & ADAMS\***

**COUNTIES**

\*Indicates services available in Adams County.

## ABOUT US

Tenfold is your **trusted community partner**, offering services to address your fair housing needs, discuss your financial goals, and explore your eligibility for homeownership.

### \*EDUCATION CLASSES

**Financial Education Workshops:** Held via zoom and in person, these free workshops cover topics such as banking basics, budgeting, saving, how to get good credit, understanding loans, and more.

**The Homebuyer Education Class for potential first-time homebuyers is \$25 per person. This eight-hour PHFA certification course covers:**

- Am I ready to get a mortgage?
- What payment is affordable for me?
- How do I find my house?
- What are my financing options?

To register for a class or workshop, visit [www.WeAreTenfold.org/Events](http://www.WeAreTenfold.org/Events)



### YORK HOMEBUYER ASSISTANCE PROGRAM

Funded by York City and County and distributed by Tenfold. Tenfold provides income eligible first-time homebuyers with down payment and/or closing cost assistance in the form of a 0% forgivable deferred payment loan (up to \$10,000).

This loan may be used toward down payment and closing cost fees.

Visit [www.WeAreTenfold.org](http://www.WeAreTenfold.org) ► **GET HELP ► Loan Program Overview.**



### FREE ONE-ON-ONE COUNSELING SERVICES

**Funded through our partnership with the Pennsylvania Housing Finance Agency, our HUD Certified Counselors can assist you with:**

- Credit and Budget Counseling
- Rental Crisis & Preparation Counseling
- Homebuyer Counseling
- Homeowner Crisis & Financial Counseling

Counseling is available in person, by phone, or virtually.

To set up an appointment, call **717.359.9725.**

### \*FAIR HOUSING RESOURCES

Tenfold offers free information and outreach regarding fair housing rights & responsibilities.

**Please call us at 717.358.9720 if you have questions** regarding housing practices, reasonable accommodations, or discrimination in housing.

#### WE WORK WITH:

- Landlords
- Property Managers
- Lenders
- Municipal Officials
- Social Service Providers
- Community Members

#### WE OFFER:

- One-on-one consultations, virtual, in-person, or by phone
- Fair housing presentations to companies, groups, or organizations
- Educational housing workshops
- Informal housing resolutions to help landlords and tenants resolve issues
- Assistance with submitting a housing discrimination questionnaire

Funding provided by

