



**Mortgage and Housing-Related Assistance for
Pennsylvania Homeowners**

BACKGROUND

- American Rescue Plan (ARP) of 2021 created the Homeownership Assistance Fund (HAF)
- The **Pennsylvania Homeowner Assistance Fund (PAHAF)** is a housing-related program funded by the U.S. Department of the Treasury
- \$350M allocated for Pennsylvania with PHFA designated as administering agency
- Assists Pennsylvania homeowners facing financial hardship due to the COVID-19 pandemic
- Goal: Assist eligible homeowners *at greatest risk* for mortgage delinquency, default, foreclosure, and displacement

Eligibility

Income Requirements

- 100% of county Area Median Income (AMI) for applicable household size or at or below 100% of the AMI for the United States, as determined to be \$79,900, whichever is greater; 60% of dollars allocated must serve these homeowners
- Household income at or below 150% of county AMI will be prioritized for socially disadvantaged households

Eligible Properties

Dwellings located in Pennsylvania that are 1-4 unit residential properties, specifically:

- Single-family/Row Home (attached or detached properties)
- Condominium unit
- Cooperative
- Manufactured/mobile home permanently affixed to real property and taxed as real estate
- Manufactured/mobile home not permanently affixed to real property
- Land contract

Qualified Financial Hardship

As a result of the COVID-19 pandemic, homeowners must have experienced:

- A material decrease in income
- A material increase in expenses
- After January 21, 2020 (including a hardship that began before January 21, 2020 but continued after that date)

What's Covered

Mortgage Reinstatement

- Reinstatement meaning to bring first mortgage current
- Property taxes and insurance when included in mortgage payment
- Costs related to period of forbearance, delinquency, or default

Forward Payments

- Can only be used in combination with mortgage reinstatement assistance
- Maximum of six months of forward mortgage payments
- The combination of assistance is the lesser of \$30,000 or 24 months

Property Charges

- Delinquent property taxes (\$5,000 maximum)
- Insurance premiums (\$3,000 maximum)
- Homeowner association/condominium fees (\$5,000 maximum)
- Common charges that put ownership of the property at risk

Delinquent Utilities

- Types:
 - Electric
 - Heating fuel
 - Water/sewer
- Risk of loss of service
- Potential lien or ownership at-risk
- \$3,000 maximum

Application Documents Required

- Government-issued photo ID
- Deed or proof of ownership
- Social Security Number verification
- IRS 1040 for 2020 or 2021 (if filed) for all household members over the age of 18

Documents provided within the application to complete:

- Third-party authorization
- Homeowner attestation
- Income attestation

All **applicable delinquent** statements, bills, and fees, which could include:

- Mortgage statement
- Utility statement
- Real estate property tax bill
- Hazard, flood, property and/or mortgage insurance statements
- Homeowner association (HOA) and condominium fees

For More Information

Program Information: pahaf.org

PAHAF Application Registration:
register.pahaf.org

PAHAF Application Portal Log-In:
apply-pa.pahaf.org

PAHAF Call Center: **888.987.2423**

Open Monday through Friday from 8 a.m. to 8 p.m.
and Saturday from 8 a.m. to 5 p.m.



Thank You!