



MORTGAGE AND HOUSING-RELATED ASSISTANCE FOR PENNSYLVANIA HOMEOWNERS

The Pennsylvania Homeowner Assistance Fund (PAHAF), administered by Pennsylvania Housing Finance Agency (PHFA), supports homeowners in the Commonwealth who were financially impacted due to the pandemic.

ELIGIBLE HOMEOWNERS

Applicants who are eligible will meet the following criteria:

- 🏠 Household income is equal to or less than 150% area median income (AMI), which varies by locality.
- 🏠 Homeowner owns and occupies the property as their primary residence
- 🏠 Property is in Pennsylvania
- 🏠 Homeowner experienced a financial hardship due to the COVID-19 pandemic since January 21, 2020 (including a hardship that began prior to January 21, 2020, but continued after that date) and needs assistance with mortgage and housing-related expenses
- 🏠 Homeowner cannot receive the same assistance for mortgage payment, mortgage reinstatement, property charges, and/or utility payment from another federal, state, local, nonprofit, or tribal source
- 🏠 Homeowner's first mortgage is a conforming loan; meets the federal limits for the year in which the loan was taken

AVAILABLE ASSISTANCE FOR HOMEOWNERS

These assistance programs help homeowners address mortgage delinquencies and prevent default, foreclosure, displacement, and utility disconnection. The maximum amount of assistance for any homeowner under the PAHAF is \$30,000. Applicants for all assistance except for forward mortgage must be at least 30 days past due to qualify.

- ◆ **Mortgage Reinstatement:** Funds to bring a first mortgage current and to pay other housing-related costs.
- ◆ **Forward Mortgage Payment:** Forward payment assistance for up to 6 months or until the maximum per household assistance cap of the lesser of \$30,000 is reached. As a standalone option, mortgage payments cannot be delinquent to be eligible. Homeowners must have a debt to housing expense ratio of 40% or more.
- ◆ **Property Charges:** Funds for past due property taxes, reverse mortgage insurance premiums, homeowner association (HOA) fees, condominium fees, or common charges that put ownership of the property at-risk including mortgage foreclosures and displacement of homeowners.
- ◆ **Utility Payment:** Funds to resolve delinquent payments for utility services, including electric, heating/fuel, water, and/or sewer bills, particularly if no other assistance program currently exists, and that there is imminent loss of utility disconnection, liens, possible foreclosure, or homeowner displacement.

See the limits on the types of assistance available and how we are prioritizing applications on our website.

PAHAF.ORG 888-987-2423

Call Center is open Monday through Friday from 8 a.m. to 7 p.m. ET and Saturday 8 a.m. to 2 p.m.

This project is being supported, in whole or in part, by federal award number HAF-0131 awarded to the Commonwealth of Pennsylvania by the U.S. Department of the Treasury.



PAHAF APPLICATION DOCUMENT CHECKLIST

The Pennsylvania Homeowner Assistance Fund, or PAHAF, is open for applications from eligible Pennsylvania homeowners.

Take the time now to review PAHAF eligibility requirements and make sure you have the right documents to apply.

Documents needed include:



Copy of government-issued photo ID for all homeowner applicants



Copy of your Social Security or Tax Identification card, OR Submission of income tax related forms such as 1040s, W2s, 1099s, etc., showing the last four digits of your Social Security or Tax Identification Number



Proof of current income (such as tax return, W2s, 1099s, etc.)



Proof of homeownership (e.g., copy of the most recently recorded deed, tax bill)



Attest to a COVID related material decrease in income or increase in expenses



Additional information you feel would be beneficial in explaining your situation

VISIT PAHAF.ORG FOR MORE
INFORMATION AND ELIGIBILITY
REQUIREMENTS

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