



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. Note: PAHAF Program priority will be given to households at or below 100% AMI.
- 🏠 Homeowner owns and occupies the property as their primary residence
- 🏠 Property is in Pennsylvania
- 🏠 Homeowner experienced a financial hardship as a result of the COVID-19 pandemic after January 21, 2020 (including a hardship that began before January 21, 2020 and continued after that date)
- 🏠 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 and meets the federal limits for the year in which the loan was taken

AVAILABLE ASSISTANCE FOR HOMEOWNERS

These assistance programs help homeowners prevent mortgage delinquencies, default, foreclosure, displacement, and utility disconnection. The maximum amount of assistance for any homeowner under the PAHAF is \$30,000 or up to 24 months of assistance. Each type of PAHAF assistance can only be received once per household.

- ◆ **Mortgage Reinstatement:** Funds to bring a first mortgage current and to pay other housing-related costs.
- ◆ **Mortgage Payment:** Forward payment assistance for up to 6 months or until the maximum per household assistance cap of the lesser of \$30,000 or 24 months is reached.
- ◆ **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 8 p.m. ET and Saturday 8 a.m. to 5 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.