



FOR IMMEDIATE RELEASE
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Wolf Administration Launches \$350 Million Pa. Homeowner Assistance Fund
Funding Will Aid Homeowners
Facing COVID-19 Pandemic-Related Financial Hardships

Harrisburg, PA – Today, Governor Tom Wolf announced the statewide launch of the Pennsylvania Homeowner Assistance Fund, or PAHAF, administered by the Pennsylvania Housing Finance Agency. PHFA’s plan for administration of the PAHAF has been approved by the U.S. Department of the Treasury. PAHAF applications will open to eligible Pennsylvania homeowners beginning February 1.

“As we continue to advance our COVID-19 recovery efforts, we must address the rising number of homeowners facing possible loss of their homes and foreclosure – this program will do just that,” said Gov. Wolf. “The Homeowner Assistance Fund will prioritize individuals and families with the greatest need, as well as those who are socially disadvantaged. I am grateful that the U.S. Treasury has approved Pennsylvania’s plan, and we can start the new year by distributing this critical funding to homeowners.”

The Commonwealth of Pennsylvania was awarded more than \$350 million in American Rescue Plan Act funds through the U.S. Department of the Treasury’s Homeowner Assistance Fund (HAF). The fund supports Pennsylvania homeowners whose household income is at or below 150% of the area median income (AMI) that now must grapple with additional unforeseen financial hardships as a result of the COVID-19 pandemic. PAHAF will use these funds to provide eligible Pennsylvania homeowners with much-needed assistance to prevent and/or ease mortgage delinquencies, defaults, foreclosures, displacement and utility disconnection.

“Our mission is to help Pennsylvanians achieve housing stability despite the many hardships faced during these uncertain times,” said PHFA Executive Director and CEO Robin Wiessmann. “PAHAF will provide critical support to eligible Pennsylvania homeowners, allowing families to recover and helping communities overcome the devastating financial and economic impacts of the pandemic.”

When PAHAF applications become available Feb. 1, it will be possible to complete them entirely online, eliminating the need for paper submissions and simplifying the process for applicants.

For those who may need in-person assistance with their applications, housing counseling agencies and legal service providers across the state will be available to help. Homeowners can learn about PAHAF and see a list of organizations that can assist them by visiting www.pahaf.org or by calling the PAHAF call center at 888-987-2423. The call center will be open Monday through Friday from 8:00 AM to 8:00 PM.

To qualify for this assistance, eligible Pennsylvania homeowners must have experienced a reduction of income or increase in living expenses due to the COVID-19 pandemic after January 21, 2020 (including a hardship that began before January 21, 2020 but continued after that date). They also must currently own and occupy their home in Pennsylvania as their primary residence. In addition, the program has specific income requirements to be eligible. To see the full list of eligibility requirements, visit <https://pahaf.org/am-i-eligible/>.

Available PAHAF assistance programs include mortgage reinstatement assistance, forward mortgage payment assistance, assistance related to housing property charges and utility payment assistance to avoid displacement. Funds will be distributed directly to mortgage lenders, servicers, utility providers and other authorized third parties, not to homeowners. Homeowners and other interested parties are encouraged to visit www.pahaf.org to explore PAHAF resources and information.

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