



Pennsylvania Homeowner Assistance Fund

888-987-2423

<https://pahaf.org>

Established through the 2021 American Rescue Plan, the Commonwealth of Pennsylvania was awarded \$350 million in COVID-19 relief funds for homeowners. The Pennsylvania Homeowner Assistance Fund (PAHAF) provides financial assistance to address mortgage delinquencies and avoid default, displacement and foreclosure for eligible Pennsylvania homeowners experiencing financial difficulties due to the coronavirus pandemic. PAHAF provides assistance of up to \$50,000 per homeowner for the following mortgage and housing-related expenses:

- Mortgage Reinstatement:** Funds to bring a first mortgage current and to pay other housing-related costs, such as taxes and insurance, if included in the mortgage payment.
- Forward Mortgage Payment:** Forward payment assistance for up to 6 months or up to program cap.
- Property Charges:** Funds for past due property taxes, homeowner Association (HOA) fees, condominium fees, or common charges that put ownership of the property at risk.
- Utility Payment:** Funds to resolve delinquent payments for utility services, including electric, heating/fuel, water, trash 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. A one-time fill-up for the expenses related to pre-paid fuel delivery may be provided.

Applicants must be at least 30 days past due/delinquent on payments for all assist types, except forward mortgage and pre-paid fuel delivery, in order to qualify for PA assistance. 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