



PAHAF

PENNSYLVANIA
HOMEOWNER ASSISTANCE FUND

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

PAHAF OVERVIEW

The **Homeowner Assistance Fund** was established in March 2021 under section 3206 of the American Rescue Plan Act.

The **Pennsylvania Homeowner Assistance Fund**, or **PAHAF**, is a housing-related program funded by the U.S. Department of the Treasury to assist Pennsylvania homeowners facing financial hardship due to the COVID-19 pandemic.



ELIGIBILITY REQUIREMENTS

Pennsylvania homeowners who meet the following criteria may be eligible for PAHAF assistance:

- Experienced a financial hardship after January 21, 2020 (including a hardship that began before January 21, 2020, but continued after that date);
- Have incomes equal to or less than 150% of the area median income or 100% of the area median income (AMI) for the United States, whichever is greater;
- Homeowner must currently own and occupy the property as their primary residence and located in Pennsylvania.

ELIGIBILITY REQUIREMENTS

Pennsylvania homeowners who meet the following criteria may be eligible for PAHAF assistance:

- Dwelling is a 1-4 unit residential property
- PAHAF assistance must not duplicate any other assistance you may have received from any other federal, state, local, or tribal source for the same expenses and time period.
- You must be willing and agree to provide all necessary documentation to satisfy PAHAF guidelines within the timeframes established, including self-attestation.

TERMS

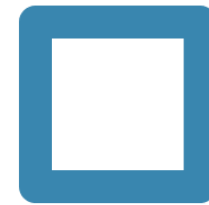
- Pennsylvania will receive a total of \$350 million in total HAF funds
- PHFA has capped total assistance per household at \$30,000 or 24 months of assistance (whichever limit is reached first. This includes reinstatement, any forward payments, and additional expenses)
- Utility Assistance: \$3,000 or 24 months (whichever limit is reached first)

QUALIFIED EXPENSES

- Qualified utility expenses are any of the following:
 - Electric
 - Gas
 - Water

SERVICER ONBOARDING DOCUMENTATION

- IRS Form W-9
- PAHAF ACH Agreement
- Corporate Documents



APPLICATION PROCESS

- Homeowners are not required to have a mortgage to be eligible for HAF assistance
- Within the PAHAF prescreen the applicant will need to indicate for which eligible expenses they are seeking assistance.
 - If they need utility assistance they must indicate so in the pre-screening process.
 - **For applicants to request utility assistance they must have received a shut-off notice***
- Once pre-screen is submitted applicant will proceed to the main application where there is a section on utility assistance
 - In this section the applicant will select which utilities they are seeking assistance with (water, gas, electric).
 - They will need to list company details (name, phone, address) and their utility account number(s).
 - Additionally, they will need to upload a copy of their most recent utility statement and the shut-off notice.

*Pending final policy decision

APPLICATION PROCESS: PRESCREEN

For which of the following are you seeking assistance:

- Mortgage
- Property Taxes
- Homeowners Insurance
- Flood or Wind Insurance Premium
- Condominium Fees/Common Charges
- HOA Fees
- Utilities

Have you been notified of a shutoff or termination from a utility provider on your primary residence?

Yes No

APPLICATION PROCESS: APPLICATION

You've indicated you are seeking assistance for this area. Please select which utilities you are requesting assistance for. (Note that PAHAF utility assistance is only available for homeowners facing imminent shutoff of utilities.)

Utilities:

| | | |
|---|---|------------------------------|
| Electricity <input checked="" type="checkbox"/> | Water <input checked="" type="checkbox"/> | Gas <input type="checkbox"/> |
|---|---|------------------------------|

| Utility Type | Utility Company | Company Address | Company Phone | Company Email | Account Number | Past Due Total | Upload latest Utility Statement | Upload latest Shutoff Notice | Documents Uploaded |
|--------------|-----------------|-----------------|---------------|---------------|----------------|----------------|--|--|---|
| Electricity | | | | | | | <input type="button" value="UPLOAD"/>  Drop file here | <input type="button" value="UPLOAD"/>  Drop file here |  |
| Water | | | | | | | <input type="button" value="UPLOAD"/>  Drop file here | <input type="button" value="UPLOAD"/>  Drop file here |  |

Previous Assistance Received:

Has your household received housing cost assistance since January 21, 2020 and/or have you applied for such assistance? This would include any mortgage/loan payment assistance, payment of any or part of your property taxes, homeowner/condo association fees, and/or insurance for your property.*

Yes No

If you need help, please call (888) 987-2423

GO BACK

CANCEL

SAVE AND EXIT

NEXT

DEBT VERIFICATION PROCESS

- IEM will send the servicer a document to assist with batch verification
 - The document will be an excel spreadsheet containing a sheet with program policies and understandings between IEM and the servicer
 - It will also have fields referring to the applicants that requesting assistance (name, uty acct #, amount requested)
 - The remaining fields will be blank with areas for the servicer to enter the verified amount of delinquent charges
 - This process has not been fully finalized with PHFA yet, and we are open to feedback from servicers as to the most efficient methods

PAYMENT PROCESS

- Payment will be performed via direct ACH deposit using the banking information provided on the ACH form submitted by the servicer
- If IEM does not have an ACH form on file for a servicer, a paper check will be issued after verification of the information on the submitted W9
- If all documents are submitted properly, an ACH payment can be disbursed in roughly three business days, while checks may take longer

PAYMENT PROCESS

- Payments may be made in batches as borrowers applications are approved
- Following payment, PAHAF will send email to servicer with information about which accounts the payment is to be credited to and for what amount
- Servicers will need to provide PAHAF with an email address to which we will send this information
- Verification of payment: following receipt of payment, PAHAF requests confirmation of application of funds to the relevant accounts

CONTACT

Service Helpdesk: PAHAFHELP@PAHAF.ORG

**Thank you for partnering with PAHAF to
help Pennsylvania homeowners.**

Questions?