

# PENNSYLVANIA HOMEOWNER ASSISTANCE FUND

## FREQUENTLY ASKED QUESTIONS

### **What is the Homeowner Assistance Fund?**

Established by the American Rescue Plan Act of 2021, the Homeowner Assistance Fund (HAF) is a federally funded program created to mitigate financial hardships associated with the coronavirus pandemic. It is doing this by providing funds to eligible homeowners for the purpose of preventing mortgage delinquencies, defaults, foreclosures, and the loss of utilities or home energy services. It also seeks to avoid the displacement of homeowners experiencing financial hardship after January 21, 2020.

### **When will relief through the Pennsylvania Homeowner Assistance Fund be available to eligible state residents?**

The Pennsylvania Housing Finance Agency (PHFA) is developing a state plan (the Pennsylvania Homeowner Assistance Fund, or PAHAF) that will detail how it will administer its Homeowner Assistance Fund dollars. Financial assistance will be provided based on the needs of homeowners in Pennsylvania, and this plan requires approval by the U.S. Department of the Treasury. PHFA anticipates that this funding will be available in the fall of 2021.

### **Do I qualify for financial relief through the Pennsylvania Homeowner Assistance Fund?**

Not all homeowners will qualify for assistance from the Pennsylvania Homeowner Assistance Fund. The U.S. Treasury Department has provided initial eligibility criteria. PHFA will further define eligibility requirements as more guidance from the U.S. Treasury becomes available.

### **How can I be notified of Pennsylvania Homeowner Assistance Fund program updates?**

Homeowners should regularly visit PHFA's webpage for the Pennsylvania Homeowner Assistance Fund at [www.phfa.org/haf/](http://www.phfa.org/haf/) to watch for new information. They can also register for updates that will be provided to them via email by using a special feature found on the PAHAF webpage; look under "Get Notified."

### **Is assistance also available for renters?**

Yes, the Pennsylvania Department of Human Services is overseeing the Emergency Rental Assistance Program (ERAP). This program is providing financial relief to renters hurt financially by the pandemic. Learn more on their [ERAP webpage](#).

### **Are there other resources available to help people affected financially by the pandemic?**

Yes, PHFA maintains a [webpage of resources](#) for people who have lost income due to the COVID pandemic. The state [Department of Health](#) and [Department of Human Services](#) also have useful webpages.

