PHFA Multifamily Division

COVID-19 Questions and Answers – Current as of July 10, 2020

PHFA continues to monitor the situation surrounding COVID-19 and its impact on our multifamily partners. This Q&A is not exhaustive but addresses frequent questions we have received to date. We encourage you to utilize the resources listed below and consult your attorney when appropriate. Properties should continue to follow the most recent federal and state mandates and guidance provided by the Centers for Disease Control and Prevention. PHFA will update this document and post new versions on our website as additional information is provided.

The following Q&A is organized by each housing management department. Multiple departments may apply to a single property. We encourage you to read through the entire Q&A. Each department has listed the best way to contact their staff during this time. PHFA employees are actively monitoring their email throughout the day. Whenever possible, we encourage using email to contact PHFA. While phones are being monitored, email will allow for a faster response.

Project Operations – Agency Funded Properties (HOME, PHARE, Keystone, National Housing Trust Fund, Agency Mortgages)

Q1. What is the best way to contact your Housing Management Representative during the COVID-19 office closure?
A1. While PHFA’s physical offices are closed, PHFA staff is working remotely from home. Please use email to communicate with the Housing Management Representative (HMR) assigned to your property. If you do not have this information, contact Barb Huntsinger at bhuntsinger@phfa.org. There may be some instances when response time is slower than usual due to the nature of working remotely.

Q2. How will Management Reviews and File Audits be conducted?
A2. Until further notice, all Management Reviews and File Audits will be conducted remotely as a desk audit. If you had a previous on-site visit scheduled, consider it cancelled. PHFA will contact Owners/Agents (O/A) to schedule a remote management audit.

Q3. Can we still access the PHFA portal to enter Tenant Income Certifications (TICs)?
A3. Yes, the system is still functional. We highly encourage owners and agents to enter TICs as events occur.

Q4. Can we still access the PHFA portal to access rent and income limits?
A4. Yes, rent and income limits are still accessible.

Q5. Are we still required to do monthly occupancy reporting?
A5. Yes, monthly occupancy reporting is still required. Contact Nicole Mullins at nmullins@phfa.org if you have any questions regarding your occupancy reporting.
Q6. **Will I still have a rent-up meeting for my new property?**  
A6. If your property requires a rent-up meeting, your HMR will contact you to set up a remote meeting. The meeting will involve either a conference call or the use of a WebEx web-based meeting.

Q7. **How is PHFA handling the possibility of late recertification?**  
A7. Properties with Tax Credits: On April 10, 2020, IRS Notice 2020-23 was published and allows for postponement of due dates with respect to certain government acts. The result was that taxpayers have until July 15, 2020 to perform annual tenant income certifications required in regulation 1.42-5 (c)(1)(iii); if they were originally due to be performed on or after April 1, 2020, and before July 15, 2020. *(Updated 4/23/2020)*  

On July 1, 2020, IRS Notice 2020-53 was published and suspends the owner requirement to perform annual tenant income certifications for the period beginning April 1, 2020 and ending December 31, 2020. *(Updated 07/01/2020)*

Q8. **How do we meet recertification deadlines when we can’t get verifications from sources?**  
A8. Properties with Tax Credits: On April 10, 2020, IRS Notice 2020-23 was published and allows for postponement of due dates with respect to certain government acts. The result was that taxpayers have until July 15, 2020 to perform annual tenant income certifications required in regulation 1.42-5 (c)(1)(iii); if they were originally due to be performed on or after April 1, 2020, and before July 15, 2020. *(Updated 4/23/2020)*  

On July 1, 2020, IRS Notice 2020-53 was published and suspends the owner requirement to perform annual tenant income certifications for the period beginning April 1, 2020 and ending December 31, 2020. *(Updated 07/01/2020)*

Q9. **Will recertification deadlines be extended?**  
A9. Properties with Tax Credits: On April 10, 2020, IRS Notice 2020-23 was published and allows for postponement of due dates with respect to certain government acts. The result was that taxpayers have until July 15, 2020 to perform annual tenant income certifications required in regulation 1.42-5 (c)(1)(iii); if they were originally due to be performed on or after April 1, 2020, and before July 15, 2020. *(Updated 4/23/2020)*  

On July 1, 2020, IRS Notice 2020-53 was published and suspends the owner requirement to perform annual tenant income certifications for the period beginning April 1, 2020 and ending December 31, 2020. *(Updated 07/01/2020)*

Q10. **Will we be able to receive guidance from PHFA regarding completing certifications with limited and/or no contact with residents?**  
A10. PHFA will accept electronic signatures (see next question). Other property operations are up to each individual O/A. For further guidance, please contact your HMR.

Q11. **Am I able to use electronic signatures?**  
Q12. Can we “cease” lease-ups for the time being?
A12. PHFA will not offer guidance on how O/As should perform property operations. Please refer to guidance from the resources listed below or contact your attorney.

Q13. How should I handle evictions if people cannot pay their rent?
A13. The U.S. Department of Housing and Urban Development suspended evictions for 60 days. Visit the HUD website at https://www.hud.gov/coronavirus for more information on HUD funded properties. Check your local town or municipality to see if other eviction restrictions are in place.

On May 7, 2020, Governor Tom Wolf signed an Executive Order that bans all evictions until July 10. This Executive Order extended a previous Pennsylvania Supreme Court ruling that said residents cannot be displaced or forced to leave their homes by an officer or judicial official. **UPDATE:** On July 9, 2020, Governor Wolf issued an executive order extending the rental eviction and foreclosure moratorium protecting renters and homeowners from eviction proceedings until August 31, 2020. The moratorium covers families that are not protected under other federal eviction and foreclosure programs and families that don’t receive assistance through PHFA’s new CARES Rent Relief Program (RRP).

Also, the CARES Act covers renters in properties financed with federal mortgages (primarily Fannie, Freddie, or the FHA), and it also covers properties participating in the Low-Income Housing Tax Credit (LIHTC) program, the Rural Housing voucher program under Section 542, as well as several federally assisted rental housing and voucher programs covered by VAWA. The Act:

- Halts evictions of renters living in these properties, regardless of whether the landlord receives forbearance, until July 25, 2020.
- Halts evictions of renters from federally backed multifamily properties whose landlords receive forbearance, effective for the duration of the forbearance, which is capped at 90 days.

**VAWA-covered housing programs include the following:**

**Department of Housing and Urban Development (HUD)**
- Public housing
- Section 8 Housing Choice Voucher program
- Section 8 project-based housing
- Section 202 housing for the elderly
- Section 811 housing for people with disabilities
- Section 236 multifamily rental housing
- Section 221(d)(3) Below Market Interest Rate (BMIR) housing
- HOME (42 U.S.C. § 12741 et seq.)
- Housing Opportunities for Persons with AIDS (HOPWA)
- McKinney-Vento Act homelessness programs

**Department of Agriculture**
- Section 515 Rural Rental Housing
- Sections 514 and 516 Farm Labor Housing
- Section 533 Housing Preservation Grants
- Section 538 multifamily rental housing

**Department of Treasury**
- Low-Income Housing Tax Credit (LIHTC)

(Updated 7/10/2020)
Q14. **Does the CARES eviction moratorium apply to my property/units assisted with National Housing Trust Fund?**

A14. The CARES eviction moratorium applies to certain dwelling units assisted by the Housing Trust Fund (HTF). To see if the moratorium applies to your property / units, see the HTF CARES Act Eviction Moratorium FAQs webpage on the HUD Exchange at https://files.hudexchange.info/resources/documents/CARES-Act-Eviction-Moratorium-HTF-FAQs.pdf (Added 07/01/2020)

Q15. **What is the best way to handle late rent payments?**

A15. Per PHFA’s 3/16/20 COVID-19 email, we asked that O/As consider waiving late fees for tenants who miss the due date for payments because of changes to their work situation at the current time. “We understand that this health emergency may be causing stress for some of your renters. We are hoping you can show some sensitivity to their situation and be flexible in how you manage their rent payments until our communities start to recover from the COVID-19 pandemic.”

Additionally, HUD’s Office of Multifamily Housing Programs has a helpful brochure to provide to residents. The brochure called, **ADDRESSING TENANT CONCERNS DURING THE COVID-19 NATIONAL EMERGENCY**, comes in multiple languages and can be found at: https://www.hud.gov/sites/dfiles/Housing/documents/MF_Tenant_Concerns_COVID-19_Brochure.pdf.

PHFA advises that this brochure be provided to residents by placing a copy on the resident’s door, by posting in public areas such as elevators, laundry rooms, near mailboxes, on management office or main doors, or by doing both.

Also, please see the guidance in Q&A #18. (Updated 5/5/2020)

Q16. **Is there any rental assistance available to help households who, due to COVID-19, are unable to pay their rent?**

A16. The CARES Act, passed in March, provided $3.9 billion for Pennsylvania and is intended to help people hurt economically during the pandemic. In late May, the PA General Assembly directed $175 million of these CARES dollars to PHFA to provide assistance for struggling renters and homeowners. The portion for the CARES Rent Relief Program (RRP) is at least $150 million. PHFA identified organizations in all 67 counties to process the rent relief applications and those participating organizations will accept and process the (RRP) applications beginning July 6, 2020 until September 30, 2020.

The CARES RRP funds may only be used to cover rent incurred between March 1, 2020, and December 30, 2020 and property owners are eligible to apply on behalf of lessees. The maximum amount of monthly assistance is $750 and the maximum funding per household is $4,500 throughout six month period. For program guidelines and other important information including step-by-step instructions on how to apply, visit PHFA’s CARES Rent Relief Program (RRP) website at https://www.phfa.org/pacares/rent.aspx. (Added 7/1/2020)
Q17. Are there resources available for my residents who cannot pay their utility bills?
A17. The Public Utilities Commission issued an emergency order, the Public Utility Service Termination Moratorium Proclamation of Disaster Emergency- COVID-19, advising that all electric, natural gas, water, wastewater, telecommunications, and steam utilities (subject to the Commission’s jurisdiction) may not terminate service during the Proclamation of Disaster Emergency, unless to ameliorate a safety emergency, or unless otherwise determined by the Commission. The PUC website is at http://www.puc.pa.gov/about_puc/covid_19.aspx. Also, the Pennsylvania Utility Law Project provides information for renters and homeowners affected by COVID-19. Information may be found at https://www.rhls.org/utilities/pulp. (Updated 5/5/2020)

Q18. Has PHFA provided protocol/directives regarding property operations?
A18. PHFA will not offer guidance on how O/As should perform property operations. Please refer to guidance from the resources listed below or contact your attorney. Also, please visit the following links from the Secretary of the Pennsylvania Department of Health regarding building safety measures and public health safety measures.


PHFA created a document called Guidance for Rental Residents Affected by COVID-19. It was provided to owners/agents to distribute to residents and can be found at https://www.phfa.org/forms/multifamily_news/news/2020/guidance-for-residents.pdf.

The Housing Alliance has developed a handy Landlord Tool-Kit to provide templates and resources to landlords as they face the possible loss of rental income. The toolkit includes:
1. The template of a letter to be sent to tenants describing ways in which they are reacting to COVID-19 and what their process will be when working with tenants
2. A rental repayment plan template;
3. Fact sheets on the recent moratoriums for evictions and utility shutoffs; and
4. Other resources for both landlords and tenants.

The tool-kit may be found at https://housingalliancepa.org/wp-content/uploads/2020/04/COVID-19_Landlord_Tool-Kit.pdf (Updated 5/6/20)

Q19. Will PHFA postpone or delay a desk review if staff is currently telecommuting to reduce risk for their tenants?
A19. PHFA staff will work with properties to the greatest extent possible while adhering to required rules, regulations, and contracts.

Q20. Does the temporary moratorium on eviction filings apply to Section 42 housing? I was told that “(i) a covered housing program (as defined in section 41411(a) of the Violence Against Women Act of 1994 (34 U.S.C. 12491(a)))” includes Section 42 developments?
A20. The provision does apply to Low Income Housing Tax Credit properties since they are subject to the requirements of the Violence Against Women Act.

**Q21. Where can I get current COVID-19 information on HUD funded properties?**


**Q22. Where can I find the Questions and Answers for HUD’s Office of Multifamily Housing Stakeholders?**

A22. The HUD website is frequently updated and may be found at [https://www.hud.gov/sites/dfiles/Housing/documents/HUD_Multifamily_Corona_QA_FINAL.pdf](https://www.hud.gov/sites/dfiles/Housing/documents/HUD_Multifamily_Corona_QA_FINAL.pdf).

The Q & A clarifies that the CARES Act’s temporary payments are not included in the calculation of resident income. This includes the Economic Impact Payment and the temporary weekly unemployment enhancement. Regular unemployment insurance payments are treated as income, per standard program rules.

The FAQs also provide clarification that agents can use operating account funds for reasonable and necessary COVID-19-related supplies, including masks and gloves for both staff and residents. It can also be used for COVID-19 related staff hours and overtime. **(Updated 5/6/2020)**

**Q23. If an owner receives forbearance on their property’s loan payments as a result of the CARES Act, are there any tenant protections that must be implemented?**

A23. The [HUD Mortgagee Letter 2020-09](https://www.hud.gov/sites/dfiles/Housing/documents/HUD_Multifamily_Corona_QA_FINAL.pdf), dated April 10, 2020; Subject: Implementation of the Coronavirus Aid, Relief, and Economic Security (CARES) Act Forbearance offers the following guidance for all FHA approved multifamily mortgages:

**Renter Protections During Forbearance**

A multifamily borrower that receives forbearance, pursuant to Section 4023 of the CARES Act may not, for the duration of the forbearance:

1. evict or initiate the eviction of a tenant from a dwelling unit located in or on the applicable property solely for nonpayment of rent or other fees or charges; or
2. charge any late fees, penalties, or other charges to a tenant described in (1) for late payment of rent.

In addition, a multifamily borrower that receives forbearance pursuant to Section 4023 of the CARES Act may not:

3. require a tenant to vacate a dwelling unit located in or on the applicable property before the date that is 30 days after the date on which the borrower provides the tenant with a notice to vacate and,
4. issue a notice to vacate under paragraph (1) until after the expiration of the forbearance.

In addition, Section 4024 of the CARES Act states that during the 120-day period beginning on the date of enactment of the CARES Act, the lessor of a covered dwelling may not:

1. make, or cause to be made, any filing with the court of jurisdiction to initiate a legal action to recover possession of the covered dwelling from the tenant for nonpayment of rent or other fees or charges; or
2. charge fees, penalties, or other charges to the tenant related to nonpayment of rent.  

**(Updated 4/16/20)**
Financial Operations

Q24. **What is the best way to contact my financial analyst?**
A24. Contact your financial analyst by email for the fastest response. They are monitoring emails regularly:

- Andrea Biller  
  abiller@phfa.org
- Abena Dufie  
  adufie@phfa.org
- Tram Le  
  tle@phfa.org

If you do not know who your financial analyst is, please contact Kurt Livering kliering@phfa.org or Ed Neuhart eneuhart@phfa.org.

Q25. **Will PHFA extend the deadline to submit year-end December 31, 2019 audited financial statements?**
A25. Yes, the deadline has been extended from April 30 to May 30, 2020. *(Updated 4/16/20)*

Q26. **Will PHFA waive billings for soft PHFA mortgages (PennHomes, Home, HRA, TCAP, PHARE)?**
A26. PHFA will not bill for soft mortgages unless a request for return is made by the owner.

Q27. **Is PHFA still processing payments for tax bills and insurance premiums?**
A27. PHFA is making payments two times a week. Please send all tax bills, via email, to your financial analyst. Insurance premiums should be sent, via email, to Olga Mercado - omericado@phfa.org.

We are urging you to sign up for Automated Clearing Housing (ACH) payments. This will allow us to expedite payments and reimbursements.

Please contact Tram Le at tle@phfa.org to obtain a copy of the ACH sign-up form. The form needs to be completed and sent back, via email, to Tram Le. In addition to the form, you must include one of the following items: voided check, deposit slip, or a letter from the bank. These documents will be used to verify the bank account information listed on the form.

Q28. **We are hoping that the property does not suffer financially if tenants do not pay rent. Can money from reserves be used to cover operating costs?**
A28. PHFA will look at these requests on a case-by-case basis. Please contact your financial analyst with any questions.

Q29. **What Housing project loans are eligible for forbearance requests under the CARES Act?**
A29. Only covered loans made in whole or in part, or insured, guaranteed, supplemented, or assisted in any way, by any officer or agency of the Federal Government or under or in connection with a housing or urban development program administered by the Secretary of Housing and Urban Development or a housing or related program administered by any other such officer or agency, or is purchased or securitized by the Federal Home Loan Mortgage Corporation or the Federal National Mortgage Association. These would include loans insured by Fannie Mae, Freddie Mac, FHA, and USDA. Loans on LIHTC properties would not generally be covered unless the loans were covered under a federal guarantee. *(Updated 4/16/20)*
Q30. **Is PHFA offering any financial assistance on properties experience financial difficulties caused by the Coronavirus?**

Q30. The Agency will be glad to work with you to address any financial hardships caused by the Coronavirus. Please contact the financial analyst assigned to your property or Ed Neuhart at eneuhart@phfa.org to discuss options available to assist with your cash flow problems. You can find additional information on our website at [https://www.phfa.org/mhp/](https://www.phfa.org/mhp/) (Updated 5/5/20)

### Housing Services

**Q31. Can I still reach my Housing Services Representative?**

A31. Yes, contact your HSR by email for the fastest response:

- Alicia Spencer: aspencer@phfa.org
- Lisa Scott: lscott@phfa.org
- Dawn Bartha: dbartha@phfa.org
- Amanda Stengel: astengel@phfa.org
- Tawanda Peterson: tpeterson@phfa.org

**Q32. How do I reach other members of the HS Department?**

A32. Please contact Gelene Nason, gnason@phfa.org for information on the status of our various initiatives. She will direct your inquiry.

**Q33. What are properties doing about on-site resident service coordinator committed hours?**

A33. Please contact your owner/management agent for instructions. We have heard from several properties that are making the resident service coordinator available via phone and/or email to assist residents.

**Q34. Can I expect a site visit in the near future from my HSR?**

A34. We are currently working on developing procedures to address this. Right now, all physical on-site visits have been put on hold.

**Q35. What if I have an updated Supportive Services Plan due in the next 3 months?**

A35. Contact your HSR to request an extension, if necessary.

**Q36. What is the status of the MAH Conference?**

A36. PHFA recently decided to reschedule this year’s conference with a new date of July 20-July 22, 2021 at the same location, Seven Springs. Please stay tuned for more information.

### Contract Administration (Section 8 and Section 811 PRA)

Best way to reach us:

- **General Contract Administration**
  - Linda Demmi: ldemmi@phfa.org

- **Voucher Processing**
  - Peggy Snyder psnyder@phfa.org
  - Stephanie McCauslin smcauslin@phfa.org
  - Debra McHugh dmchugh@phfa.org

- **Special Claims Processing**
  - Monique Snyder msnyster@phfa.org
  - Jacqulynne Howard jhoward@phfa.org

- **Section 811 Property owners and agents**
  - Kristen Nagel knagel@phfa.org

- **Service Agencies working with Section 811**
  - Reg Hsg Coords 811@sdhp.org
Q37. **How should I submit my special claims for processing and approval?**
A37. Owners and Agents should submit their special claims in accordance with the Guidelines for Paperless Claim Submission located at [https://www.phfa.org/forms/section8/special_claims/ca-guidelines-submitting-paperless-claim.pdf](https://www.phfa.org/forms/section8/special_claims/ca-guidelines-submitting-paperless-claim.pdf).

Q38. **Is it ok to send my special claim in the mail instead of sending it via email?**
A38. Since PHFA staff is working remotely due to the COVID-19 virus, it is best to send your special claims through email using the instructions in the Guidelines for Paperless Claim Submission located at [https://www.phfa.org/forms/section8/special_claims/ca-guidelines-submitting-paperless-claim.pdf](https://www.phfa.org/forms/section8/special_claims/ca-guidelines-submitting-paperless-claim.pdf). Sending your special claim through the mail may delay processing your special claim.

Q39. **I have a Section 8 contract that has traditionally been administered by PHFA. Will I receive my housing assistance payment on April 1st?**
A39. PHFA has reached out to our traditional Section 8 owners and agents who do not currently receive their subsidy payments electronically to request you complete the 1199a form on PHFA’s website [https://www.phfa.org/forms/section8/hap/ca_1199a.pdf](https://www.phfa.org/forms/section8/hap/ca_1199a.pdf). PHFA has waived the requirement for your bank to sign the 1199a form.

Q40. **I need to submit a new 1199a form to PHFA to receive my HAP payment electronically. How do I submit it?**
A40. Please submit your completed 1199a form and a void check to Kim Izer - kizer@phfa.org.

Q41. **Is annual recertification required to be completed during this time?**
A41. Yes, annual recertification must be completed as long as the resident is able to participate in the greatest extent possible.

Q42. **Am I required to follow the normal HUD recertification process for annual recertification?**
A42. Yes, the annual recertification must still comply with HUD requirements, though the process may change temporarily.

Q43. **Is it acceptable to communicate with residents by email, text, or resident portal?**
A43. Yes, however, consider the security of personally identifiable information (PII), sensitive personally identifiable information (SPII), and other personal information when doing so.

Q44. **Are residents required to report changes to income and/or household composition?**
A44. Yes, residents are required to report changes and interim recertification must be completed.

Q45. **Is interim recertification required at this time?**
A45. Yes, if residents report changes that require an interim recertification, an interim recertification must be completed.

Q46. **Am I required to follow the normal HUD recertification process for interim recertification?**
A46. Yes, the interim recertification must comply with HUD requirements, though the process may change temporarily.

Q47. **What if third-party verification is not possible?**
A47. The owner/agent must attempt third-party verification (mail, phone, or email). They may have to rely on family self-certification, without notary or witness of signature. The tenant may provide background documentation for the recertification process, including but not limited to paystubs, SS/SSI/SSP awards, bank statements, public assistance documents, by email to the
(A47 Continued)
O/A at their discretion. With the above flexibility, owners/agents can complete a temporary recertification using electronic versions of this document and can collect the original documents for the tenant at a later date.

Q48. Are annual and interim 50059s completed at this time required to be signed by the resident? What if the resident cannot sign or does not want to risk a face-to-face meeting?
A48. Yes, currently a signed 50059 is required. When the resident cannot sign or does not want to risk a face-to-face meeting, the certification may be submitted using one of the following three (3) extenuating circumstances codes:
1 = Medical (medical staff have quarantined the tenant)
2 = Late annual recertification due to accommodation or extenuating circumstances
10 = Other
Once the pandemic has passed, you must obtain a signature from the tenant and submit a correction certification.

Q49. Are electronic signatures acceptable?
A49. HUD will allow electronic signatures as long as an original “wet” signature on the document is obtained at a later date, after the pandemic is over. These documents include but are not limited to the HUD-9887/9887A, HUD-50059, lease agreements/addendums, affidavits of unemployment and zero income, and state lifetime sex offender forms. Please see HUD’s updated guidance at https://www.hud.gov/sites/dfiles/Housing/documents/HUD_Multifamily_Corona_QA_FINAL.pdf.

Tax Credit Compliance

Q50. What is the best way to contact LIHTC compliance staff during the COVID-19 office closure?
A50. All LIHTC compliance staff continue to work remotely, but they can still be contacted through their email or work phones. Staff will continue to answer messages left using either method. If you are not aware of who your compliance staff member is, please contact Kathy Esworthy at kesworthy@phfa.org.

Contacts for properties located in:
Region 1: Maryellen Schenck mschenck@phfa.org
Regions 2 & 3: Kristen Kasi kkasi@phfa.org
Regions 4, 5 & 6: Steven Crummel scrummel@phfa.org
Web Entry System: Malika Jiwanji mjiwanji@phfa.org

Q51. Is the PHFA Web portal currently available for use?
A51. Yes. It is recommended that owners/agents continue to enter Tenant Income Certifications (TICs) as they occur. Income/Rent Limit Charts are also available for access. (Updated 4/23/2020)
Q52. **How is PHFA addressing the possibility of late recertification?**
A52. On April 10, 2020, IRS Notice 2020-23 was published and allows for postponement of due dates with respect to certain government acts. The result was that taxpayers have until July 15, 2020 to perform annual tenant income certifications required in regulation 1.42-5 (c) (1)(iii); if they were originally due to be performed on or after April 1, 2020, and before July 15, 2020.

On July 1, 2020, IRS Notice 2020-53 was published and suspends the owner requirement to perform annual tenant income certifications for the period beginning April 1, 2020 and ending December 31, 2020.

(Updated 07/01/2020)

Q53. **How do we meet recertification deadlines when we are unable to get supporting third-party documentation?**
A53. On April 10, 2020, IRS Notice 2020-23 was published and allows for postponement of due dates with respect to certain government acts. The result was that taxpayers have until July 15, 2020 to perform annual tenant income certifications required in regulation 1.42-5 (c) (1)(iii); if they were originally due to be performed on or after April 1, 2020, and before July 15, 2020.

On July 1, 2020, IRS Notice 2020-53 was published and suspends the owner requirement to perform annual tenant income certifications for the period beginning April 1, 2020 and ending December 31, 2020.

(Updated 07/01/2020)

Q54. **Will recertification deadlines be extended?**
A54. On April 10, 2020, IRS Notice 2020-23 was published and allows for postponement of due dates with respect to certain government acts. The result was that taxpayers have until July 15, 2020 to perform annual tenant income certifications required in regulation 1.42-5 (c) (1)(iii); if they were originally due to be performed on or after April 1, 2020, and before July 15, 2020.

On July 1, 2020, IRS Notice 2020-53 was published and suspends the owner requirement to perform annual tenant income certification for the period beginning April 1, 2020 and ending December 31, 2020.

(Updated 07/01/2020)

Q55. **Are electronic signatures permitted by the LIHTC Program?**

*The IRS added TICs to the documents allowed electronic signatures, as of 06/05/2020

(Updated 06/08/2020)

Q56. **Is it permissible for common areas to be temporarily closed due to current circumstances?**
A56. On July 1, 2020, IRS Notice 2020-53 was published and allowed for the temporary closure of property amenities and/or common areas during the period from April 1, 2020 to December 31, 2020; without resulting in a reduction of the eligible basis of the building.

(Updated 07/01/2020)
Q57. Is it permissible for a project to temporarily house essential workers, during the current crisis?

A57. On July 1, 2020, IRS Notice 2020-53 was published and allowed medical personnel, and other essential workers providing services during the COVID-19 pandemic, to temporarily occupy LIHTC units in accordance with the emergency housing provisions of IRS Revenue Procedures 2014-49 and 2014-50. (Updated 07/01/2020)

Technical Services

The operational status and procedures for Technical Services has not changed from the guidance set forth in the notification of Friday, March 13.

Development Division

Q58. What is the best way to contact someone in PHFA’s Development Division during the COVID-19 office closure?

A58. While PHFA’s physical offices are closed, PHFA staff are working remotely from home and can be contacted by email and phone (on their office line) with a preference for email. Please contact the Development Officer assigned to your project with any question or concerns you may have. Development questions can be directed to Debra Clark at dclark@phfa.org and Tax Credit questions can be directed to Michelle Lugo at mlugo@phfa.org.

Q59. How should documents be submitted to the Agency during this period?

A59. Please continue to submit documents in the form requested – email or hard copy. The Agency continues to maintain a mail delivery schedule and is accepting physical delivery through the United States Postal Service, UPS and Federal Express. While we prefer a number of submissions to be in hard copy format, please contact your Development Officer or other Agency staff in advance of sending in hard copies as, in some cases, we may accept a soft copy in lieu of the physical submission. The Agency will continue to only accept Placed in Service Packages and Construction Related Documents (plans and specifications) in hard copy.

Q60. While the Agency has extended the closing of May 31, 2020 deadline for developments which were awarded Low Income Housing Tax Credits and loan funding (PennHOMES, PHARE RTT and HTF and first mortgage financing) in July 2019, has the Agency extended the December 31, 2021 placed in service deadline?

A60. Multifamily staff, Development, Technical Services and Housing Management, continue to work with 2019 developments moving forward to closing. We understand that some properties may be delayed as they await municipal approvals (such as land development plan or funding commitments) or completion of certain activities that can only occur after the lifting of governmental orders affecting their business. Please work with your Development Officer to confirm continued compliance with other requirements of the Reservation Letter, such as maintaining valid site control.
Please be advised that, pursuant to Revenue Procedure 2014-49, the Agency is extending the 10% test deadline for Program Year 2019 Developments which received an Allocation of 2019 Tax Credits. Developments which received a 2019 Allocation of Tax Credits, and continue to hold an Allocation of 2019 Tax Credits which requires the Taxpayer to incur more than 10% of development's reasonably expected basis no later than October 25, 2020, will be granted a 6 month extension. Developments will now have until April 25, 2021 to meet the 10% test. Additional guidance regarding the extension to the 10% test due date can be found at https://www.phfa.org/forms/multifamily_news/news/2020/pa_lihtc_relief_pursuant_to_revproc_2014_49.pdf

2019 Developments which received a forward commitment of 2020 Tax Credits should receive, by email, a draft Carryover Agreement for the 2020 Tax Credits by Friday, April 17, 2020. The 2020 Carryover Agreement for these properties requires demonstration of the 10% test by April 25, 2021.

At this time, the Agency is not extending the placed in service deadline of December 31, 2021 for Program Year 2019 Tax Credit recipients. Please continue to check our website for additional program guidance. (Updated 5/6/20)

**Q61. When will developments with a conditional forward commitment of 2020 tax credits receive a 2020 Carryover Agreement, and when will they be required to return it with the Carryover Part 1 requirements?**

A61. The Agency will be forwarding the 2020 Carryover Agreements with detailed instructions including deadlines by April 17, 2020. We recommend that, in anticipation of receipt, you proceed with assembling the Part 1 requirements, which can be accessed at the attached link.
https://www.phfa.org/forms/multifamily_application_guidelines/2019-crryvr-a-att.pdf (Updated 4/16/20)

**Q62. Will PHFA be extending the 4% Tax Exempt program deadlines discussed in the 2020 Tax Exempt Request for Proposals due to the COVID-19 pandemic?**

A62. The Agency currently has no plans to extend or modify the program deadlines discussed in the PHFA 2020 RFP for projects seeking tax exempt financing.

**Q63. When will the Agency make awards to 2020 applications for Tax Credits, PennHOMES and PHARE? Has the timing schedule changed?**

A63. Agency staff continue to evaluate the 2020 applications and we anticipate that Tax Credit, PennHOMES and PHARE awards will be made in August 2020. (Updated 7/1/2020)

**Q64. For 4% Tax Exempt Applications, will the Agency be extending the full Underwriting Application date of June 1, 2020?**

A64. The Agency has extended the full Underwriting Application due date to July 10, 2020 for those developments seeking Tax Exempt Volume Cap in 2020 and has revised certain eligibility criteria for consideration for 2020 volume cap to ensure that developments will be able to close on the bond and equity financing in 2020. Applicants that submitted a Preliminary Application for Tax Exempt Volume will receive, by email, instructions and information related to the submission of the Full Underwriting Application in July 10, 2020. (Updated 4/16/20)
Q65. Will PHFA be extending the Placed in Service deadline for development currently under construction?

A65. Pursuant to IRS Revenue Procedure 2014-49, the Agency will be extending the Placed in Service date for certain projects awarded Tax Credits in 2018 and under construction. Guidance on the process for seeking an extension can be found at:


Helpful Web Links

COVID-19 Resources:

- [https://www.governor.pa.gov/](https://www.governor.pa.gov/) - Governor Wolf’s office
- [https://www.cdc.gov](https://www.cdc.gov) - Centers for Disease Control (CDC)
- [https://www.who.int/health-topics/coronavirus](https://www.who.int/health-topics/coronavirus) - World Health Organization (WHO)
- [https://www.usa.gov/coronavirus](https://www.usa.gov/coronavirus) - COVID-19 resource page at USA.gov
- [https://www.health.pa.gov/topics/disease/Pages/Coronavirus.aspx](https://www.health.pa.gov/topics/disease/Pages/Coronavirus.aspx) - PA Department of Health.
- [https://www.ncsha.org/covid-19/](https://www.ncsha.org/covid-19/) - Coronavirus-related information, guidelines, and notices published by state housing finance agencies, the Trump Administration, the CDC, HUD, and other state entities.
- [https://www.education.pa.gov/Schools/safeschools/emergencyplanning/COVID-19/Pages/default.aspx](https://www.education.pa.gov/Schools/safeschools/emergencyplanning/COVID-19/Pages/default.aspx) - PA Department of Education guidance on COVID-19, including where to access free meals for children.
- [https://www.dli.pa.gov/Pages/default.aspx](https://www.dli.pa.gov/Pages/default.aspx) - For workers impacted by COVID-19, including workers compensation.
- [https://www.uc.pa.gov/Pages/default.aspx](https://www.uc.pa.gov/Pages/default.aspx) - To apply for unemployment benefits.
- [https://www.hhs.gov](https://www.hhs.gov) - PA Department of Health and Human Services (to apply for benefits).
- [https://www.compass.state.pa.us](https://www.compass.state.pa.us) - COMPASS is an online tool for Pennsylvanians to apply for many health and human service programs (apply for benefits)
- [https://www.midpenn.org](https://www.midpenn.org) – MidPenn Legal Services
- [PAHousingSearch.com](https://www.pahousingsearch.com) - assistance with finding housing