

## TOP STORIES

### **Governor Wolf announces \$92.5 million for affordable rental housing**

Governor Tom Wolf announced in early November awards totalling more than \$44.2 million in Low-Income Housing Tax Credits, more than \$9 million in PennHomes funding and more than \$20 million in National Housing Trust Funds for the construction of 1,459 affordable multifamily rental units in Pennsylvania.

Additionally, this is the first year the agency is announcing awards for the new Pennsylvania housing tax credit totaling more than \$19.3 million in state credits. These federal and state tax credits are administered by PHFA and were approved by its board.

The 33 multifamily housing developments that are being awarded tax credits can be viewed on the [PHFA website](#); see the list of tax credit recipients under “News: 2022” and dated 11/10.



**Governor Tom Wolf**

### **Pennsylvania Homeowner Assistance Fund increases funding cap amounts**



More relief is now available for eligible homeowners across the state who are struggling with their mortgage payments or other housing expenses as a result of COVID-19 pandemic-related financial hardships.

PHFA announced in early November that it has increased the maximum caps on funding available through the Pennsylvania Homeowner Assistance Fund, or PAHAF, administered by the agency. Pennsylvania was awarded more than \$350 million in American Rescue Plan Act funds that are being distributed through the PAHAF.

PAHAF increased its overall program cap on the maximum amount of assistance a household may receive from \$30,000 to \$50,000. In addition, the maximum cap on delinquent property tax assistance increased from \$8,000 to \$14,000, and the maximum cap on delinquent utility assistance increased from \$8,000 to \$10,000. These assistance cap increases will benefit even more eligible households who continue to need help paying their past due mortgage and other homeowner expenses.

Applicants who were previously denied based on former program caps, or who may not have applied for a specific assistance type because of the previous caps, will have an opportunity to re-apply or to apply now to receive funding; the PAHAF program is reaching out to these individuals. Any applicant who already received funding for a specific assistance type will not be eligible for an additional amount for that same assistance. Per the program’s policy, only one PAHAF assistance type can be awarded per household.

For the latest updates and program information, please visit the PAHAF website. Homeowners can go there to learn more and to complete their online application. They can also contact the PAHAF call center at 888-987-2423 for questions and application assistance. The call center is open Monday through Friday from 8 a.m. to 7 p.m. and Saturdays from 8 a.m. to 2 p.m.

### FHLBank Pittsburgh and PHFA announce 2022 Home4Good Funding Awards

In November, FHLBank Pittsburgh and PHFA announced the 2022 Home4Good funding awarded to programs across the state working to reduce homelessness. This year, the combined total contribution is \$1.95 million, with \$900,000 from FHLBank and \$1 million from PHFA.



Home4Good was created by FHLBank and is administered by PHFA. The funding will be distributed as grants to organizations that help individuals retain or find housing, provide supportive services to those facing homelessness, or will address other unmet needs within the existing homeless provider network.

Distribution of the funding in most counties will be overseen by local Continuum of Care organizations. The list of funding recipients is available on the [PHFA website](#) (see Home4Good).

Information about Home4Good is available at [FHLBank Pittsburgh's website](#) and [PHFA's website](#) at the bottom of the homepage under "Resources." Organizations interested in future participation in the program can contact Alexa Mascara at [home4good@fhlb-pgh.com](mailto:home4good@fhlb-pgh.com) or Bryce Maretzki at [bmaretzki@phfa.org](mailto:bmaretzki@phfa.org) for details.

## PHFA AROUND THE STATE

Early winter weather did not stop great progress on affordable housing construction that's going on around the state. Here are examples of affordable multifamily housing developments that were recently in the news and received funding from PHFA.



**Luminest Community Development celebrated its latest project, Citrus Grove Senior Living, during a groundbreaking ceremony in late November in Shippensburg. The community will consist of a new three-story building with 40 residential units, including four fully accessible and one unit designed for hearing/vision needs. Units will be offered to seniors 62 and older. Management and supportive services will be available onsite for residents. (An artist's rendition of the future building is shown on the right.)**



Pittsburgh's Hazelwood neighborhood welcomed the groundbreaking for the renovation of a century-old school building in late November. Gladstone School, built in 1914, will be transformed into Gladstone Residences and will offer 51 mixed-income apartments, including 44 units for people with low- to moderate-incomes. (Photos courtesy of Heather Mull.)



Developers broke ground on Scranton Square Senior Apartments in mid-December in the Green Ridge neighborhood of Scranton. When complete, Scranton Square will offer 36 units and will bring much-needed affordable senior housing to the community. The development is within walking distance of Green Ridge Corners and other amenities.

## KATHY A. POSSINGER HOUSING POLICY FELLOWSHIP

PHFA announces two new fellows for 2023 – a first for the agency



Jongwoong Kim

In early December, PHFA named Jongwoong Kim and Julie Wilson as its 2023 Kathy A. Possinger Housing Policy Fellowship recipients. Both Kim and Wilson will receive a financial stipend of up to \$12,000 during the year to conduct research benefiting the affordable housing industry. This is the first time that two fellowships have been awarded in the same year: one is designated for an academic-led project and one for a practitioner-led project.

Jongwoong Kim is an assistant professor and assessment coordinator in the Department of Geography and Planning at West Chester University. Kim's fellowship project will connect and analyze issues that are often discussed separately but have consequences from their combined impact on seniors: property taxes and aging-in-place. Using spatial analysis techniques, his project will examine the geography of

locally varied property tax components (such as the local tax rate and school tax rate) in Pennsylvania and their implications for older Pennsylvanians, especially those with limited financial means, as they age-in-place. The project will develop a set of publicly accessible web-based and interactive maps, as well as a series of rankings of counties and municipalities, to provide a more comprehensible analysis of the feasibility of aging-in-place across the commonwealth.



Julie Wilson is the director of housing and community development at Common Roots, a community organization committed to developing permanently affordable housing that builds wealth and security for low-income residents in Meadville. Wilson's fellowship project will explore how new approaches to cooperative housing might intervene in the escalating housing affordability crisis through the medium of documentary film. Specifically, her film will chronicle Common Roots' work to establish a rental cooperative where renters are able to build equity by collectively governing and managing their homes. The film will be targeted to affordable housing professionals, grassroots actors and organizations, and general audiences interested in housing issues and cooperative enterprises.



**Julie Wilson**

The stipend provided to both researchers through PHFA's housing policy fellowship can be used for a variety of activities supporting the fellows' approved research, including interviews with experts, securing resources and study materials, and travel for attending relevant conferences.

## MINORITY BUSINESS RECOGNITION

### Recognizing our diverse business partners



**Erik Truxon**  
Founder & Gen. Mgr.

PHFA accomplishes its mission – to provide quality, affordable housing for all Pennsylvanians – in a large part due to our business partners, including those owned by people of color. We couldn't ask for a better partner than Just It's Electric. This company, founded by Erik Truxon, offers unsurpassed expertise in both commercial and residential electrical wiring, repair, and maintenance, as well as mechanical system troubleshooting throughout the Philadelphia area. Founded in 2008, Just It's Electric has been a trusted PHFA partner since 2019.

## JOB OPPORTUNITIES AT PHFA

### We might have the job you've been dreaming about

Looking for your dream job? Consider PHFA! We might have just what you're looking for. Take a look at our website to see all the [available opportunities](#), including Special Initiatives Officer I, Home Retention Counselor I, Business Development Officer, and more. PHFA offers competitive salaries and an excellent employer-paid benefits package. Come join our team and help us bring affordable housing to all Pennsylvanians.



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**Tom Wolf, Governor • Robin Wiessmann, Executive Director & CEO**

To receive an email notice when a new issue of PHFA Developments is posted, or for comments and questions, please write Renae Hyson at [rhyson@phfa.org](mailto:rhyson@phfa.org).

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