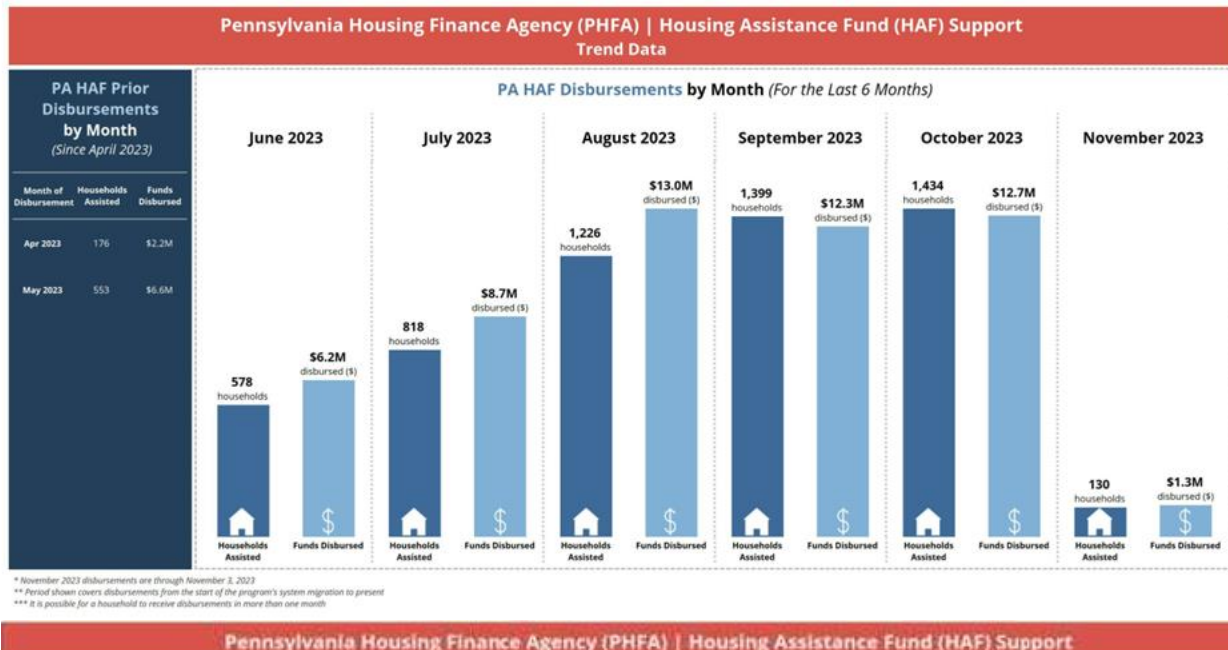


TOP STORIES

PHFA shares recent progress made on PAHAF assistance to homeowners

In early November, PHFA reported steady progress being made to assist homeowners whose lives were disrupted by the pandemic. Pennsylvania was awarded \$350 million for the administration of the Pennsylvania Homeowners Assistance Fund (PAHAF) program and the disbursement of funds as part of the American Rescue Plan Act of 2021. Federal legislation was enacted to prevent mortgage delinquencies and defaults, foreclosures, loss of utilities or home energy services, and the displacement of homeowners experiencing financial hardship due to COVID-related impacts.

Monthly data for the program for June through October is shown below. It is also available on the [PAHAF dashboard](#). The dashboard is updated on a regular basis. For more detailed information about the program, the quarterly PAHAF legislature reports are also available on the [PAHAF website](#).



PHFA recognizes top housing counselors and agencies with awards

PHFA honored the best and brightest housing counselors and counseling agencies during an event at the Harrisburg Hilton in October. These counselors help PHFA achieve its housing mission by assisting state residents with questions about homeownership, home foreclosure, budgeting, personal money management, and their personal credit score so they can make better informed housing decisions.

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Housing counselors from across the state attended today's event, representing 63 counseling agencies. The audience of counselors was thanked in brief remarks by PHFA Executive Director Robin Wiessmann and Secretary of Banking Wendy Spicher. Also, an Award of Excellence was presented to state Senator Jay Costa recognizing his long-standing support for affordable housing and consumer education for homebuyers and others seeking housing.

The highlight of the event was the presentation of awards to individual counselors and counseling agencies exhibiting exemplary service to Pennsylvania residents. The list of award winners can be seen in the [Oct. 18 press release](#) in the PHFA News Center.



The main speakers during the Counseling Awards event were (L-R) PHFA Executive Director Robin Wiessmann, Counseling Director Terri Redmond, and Pa. Banking & Securities Secretary Wendy Spicher.

MULTIFAMILY DEVELOPMENT

PHFA awards second round of Housing Options Grant Program funding

In October, PHFA announced additional recipients of funding from the Housing Options Grant Program, which totals \$98 million and will assist 66 housing projects, including 11 emergency repair projects that were previously announced. The money will be used to rehab and building new affordable housing for renters.

The Housing Options Grant Program was funded in the 2022-23 state budget, and PHFA was directed to administer it. The program provides the housing agency with a new affordable housing development tool by making money available to create or preserve more affordable rental housing in the state.

This is the first year of the program which will fund emergency repairs to existing affordable rental units, the rehab and preservation of currently existing affordable apartments, and the construction of new affordable rental units. Funding for the program comes from the federal American Rescue Plan Act and must be allocated by the end of 2024.

A list of all the housing projects allocated funding through this year's Housing Options Grant Program, plus a waitlist of eight additional projects, is available on the PHFA website at: <https://www.phfa.org/mhp/>; look under "News & Awards – 2023."

The Housing Options Grant Program is intended to fund housing that has not already received Low Income Housing Tax Credit funding, or that does not anticipate receiving LIHTC funding during the next four years. LIHTC developments from 2018 through 2026 are not eligible to apply. Additionally, applications for projects that are still in the LIHTC IRS compliance period (initial 15 years) are not eligible to apply. Questions about the Housing Options Grant Program can be sent to hop-mf@phfa.org.

2023 50TH ANNIVERSARY HIGHLIGHTS

Web video highlights key events from PHFA's history

PHFA is celebrating its 50th anniversary during 2023. Events were held in May as part of a year-long celebration. One event recognized the state legislature for creating PHFA a half-century ago, and another event was held to salute PHFA employees and retirees who have worked so hard to help the agency achieve its housing mission. Historical highlights are being regularly posted to the PHFA website and social media. Plus, a [5-minute video](#) is available on the agency's YouTube channel tracing major events from the agency's 50-year history.



As PHFA celebrates its 50th anniversary, its Homeowners' Emergency Mortgage Assistance Program, popularly known as HEMAP, is celebrating 40 years of service this year. HEMAP was created by Act 91

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As a two-time HEMAP customer, Dave Marcellus is grateful for the program that twice saved his family's home.

of 1983 and was designed to protect Pennsylvanians who, through no fault of their own, are financially unable to make their mortgage payments and are in danger of losing their homes to foreclosure. It's a loan program to prevent home foreclosure; it is not a grant, and funds loaned must be repaid. Recipients must be able to show that they have a reasonable prospect of resuming full mortgage payments within the required timeframe. HEMAP is funded by state appropriations and through repayment of existing HEMAP loans. Dave was helped twice by HEMAP. He has successfully repaid both HEMAP loans and has since paid off his house. Dave is a great example of how the HEMAP program can change peoples' lives.

PHFA AROUND THE STATE

Affordable housing construction continues around the state. Here are examples of affordable multifamily housing developments that were recently in the news and received funding from PHFA.



Mission First Housing Group held an event celebrating the Parkside Neighborhood Preservation initiative in Philadelphia in late September. This project involves the preservation and restoration of 16 19th century homes with 82 apartments in the city's Parkside Historic District. The property was renovated due to declining building conditions. Parkside serves its community by providing 82 units of affordable housing to high-risk individuals who were formerly homeless, who are experiencing mental illness, or who are physically disabled. The grand re-opening event was attended by Sen. Vincent Hughes (top photo, second from left), PHFA board member John Paone (top photo, center, and bottom photo) along with other officials. *Photos courtesy of Mission First Housing Group.*

A groundbreaking ceremony was held in Harrisburg in late August for Bethel Village. The newly constructed property should be completed in late 2024 and will offer 49 one- and two-bedroom affordable units for seniors age 62 and above. PHFA's Director of Development Jessica Perry (second from left) was in attendance at the event along with other officials.



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Pittsburgh's Hill District received \$50 million in federal funding in early August to start renovation of Bedford Dwellings. The grant will allow the construction of 823 new housing units, as well as changes in services and amenities in the area. Jessica Perry, PHFA's director of development was on hand, along with other officials, for the check presentation.

MINORITY BUSINESS RECOGNITION

Recognizing our diverse business partners



Ronald Scott
President & CEO

PHFA is successful achieving its statewide housing mission, in part, due to the great support we receive from all our business partners, including businesses run by people of color. A good example is RS Supply. Their company has been providing Pittsburgh and the surrounding area with building supplies, janitorial materials and services, and office supplies for more than 15 years. We've worked with RS Supply since 2009, and we're proud to count them as a PHFA partner.

JOB OPPORTUNITIES AT PHFA

PHFA is hiring

Are you looking for a new, challenging and satisfying job opportunity? Then look no further. PHFA is now hiring for many positions including 811 Compliance Officer, Contract Administration Coordinator, Director of Information Technology and Services, and more. PHFA is committed to bringing affordable housing to low- to moderate-income Pennsylvanians. If you're passionate about helping people, PHFA could be the place for you. Check out all job opportunities on [PHFA's website](#).



Josh Shapiro, 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.

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