

Oct. 5, 2020
For Immediate Release

CARES assistance programs for Pa. renters and homeowners are restarted *People have until Nov. 4 to submit their applications*

HARRISBURG – Governor Tom Wolf today issued an emergency order suspending the statutory deadline provision in the COVID Relief-Mortgage and Rental Assistance Grant Program. The deadline under section 191-C(g)(3) of Act 24 of 2020 originally scheduled for Sept. 30 was stayed by the governor, effective today, for 30 days until Nov. 4, 2020, in order for the program to be able to continue accepting applications. The governor’s order is available at:

<https://www.phfa.org/forms/pacares/executiveorder/mortgage-rental-assistance-program-order.pdf>.

The CARES assistance programs for Pennsylvania renters and homeowners have been reopened and will be accepting applications until Nov. 4. All eligibility requirements remain the same as they were when the programs ended on Sept. 30. Work will continue on applications submitted prior to Oct. 1, and new applications will be added to the pool of submissions undergoing review.

Renters and homeowners who were financially impacted by the economic slowdown related to the coronavirus pandemic can immediately access applications for rent and mortgage relief via the Pennsylvania Housing Finance Agency’s website at www.PHFA.org. They should look for the red CARES banner on the PHFA homepage. PHFA is administering both programs.

“We appreciate this extra time to help more Pennsylvanians receive rental and mortgage assistance and maintain their housing,” said PHFA Executive Director and CEO Robin Wiessmann. “Our agency prepared for this contingency, so we were able to immediately relaunch both programs once we received word about the governor’s emergency order.”

CARES Rent Relief Program

The eligibility requirements for renters remain the same as they were previously. For renters to be eligible for financial assistance under the CARES Rent Relief Program (RRP), they will need to document at least a 30% reduction in annual income since March 1 related to COVID-19, or they must have become unemployed after March 1. If unemployed, they must have filed for unemployment compensation with the Pennsylvania Department of Labor and Industry. Their household income cannot exceed the Area Median Income for their county of residence, adjusted for the number of people in their home.

Renters who qualify may receive assistance equal to 100% of their monthly rent up to \$750 a month for a maximum of six months of assistance for the time period between March 1 and December 31, 2020. Payments will be made to their landlord on their behalf. Renters or landlords can apply for rent relief for apartment tenants, but renters are responsible for submitting all the documents needed to ensure their eligibility.

PHFA will continue to partner with the same organizations in all 67 counties that will process all rent relief applications. As before, people will submit their applications and supporting paperwork to these county organizations for review.

Pandemic Mortgage Assistance Program

Homeowners who became unemployed after March 1 or who suffered at least a 30% reduction in annual

income due to reduced work hours and wages related to COVID-19 may be eligible for financial assistance to help with missed mortgage payments. To qualify for the Pandemic Mortgage Assistance Program (PMAP), they must be an owner-occupant of their residence, the dwelling must consist of one or two separate units, and the homeowner's annual household income must not exceed the Area Median Income for their county of residence, adjusted for the number of people in their home. Homeowners should note that their mortgage does not have to be 30 days delinquent for them to qualify for assistance.

The assistance available for homeowners can be up to \$1,000 a month for a maximum period of six months. The time period eligible for assistance is for mortgage payments owed from March 2020 through December 2020. As it was handled previously, financial assistance payments through this program will be made directly to the mortgagee. Homeowners or their lenders can apply for mortgage relief, but homeowners are responsible for providing all the documents needed to determine their eligibility.

Helpful Resources

The agency's call center is available weekdays from 8 a.m. to 5 p.m. to assist the public and help with questions about the programs. The toll-free number is 1-855-U-Are-Home (827-3466). Callers should listen for the prompt mentioning CARES assistance for renters and homeowners. The county organizations to which CARES applications are submitted have webpages offering useful information and can also be contacted with questions.

The Federal Coronavirus Aid, Relief and Economic Security (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 General Assembly directed \$175 million of these CARES dollars to PHFA to provide assistance for struggling renters and homeowners. The portion for rent assistance is at least \$150 million, and \$25 million was set aside for mortgage assistance. The CARES funding for renters and homeowners must be completely distributed by Nov. 30, 2020.

About PHFA

The Pennsylvania Housing Finance Agency works to provide affordable homeownership and rental housing options for older adults, low- and moderate-income families, and people with special housing needs. Through its carefully managed mortgage programs and investments in multifamily housing developments, PHFA also promotes economic development across the state. Since its creation by the legislature in 1972, it has generated nearly \$15 billion of funding for more than 180,750 single-family home mortgage loans, helped fund the construction of 138,000 rental units, distributed more than \$121 million to support local housing initiatives, and saved the homes of nearly 50,400 families from foreclosure. PHFA programs and operations are funded primarily by the sale of securities and from fees paid by program users, not by public tax dollars. The agency is governed by a 14-member board.

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