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For Immediate Release

PHFA provides update about CARES assistance to Pa. renters and homeowners
The number of applications matches expectations, but incomplete applications are slowing processing; more needs to be done to encourage landlord participation

HARRISBURG – After six weeks of administering CARES financial assistance for renters and homeowners, the Pennsylvania Housing Finance Agency is providing an update on the progress of both programs, which have been accepting applications since July 6.

Renters’ Relief

As of Aug. 14, the CARES Rent Relief Program (RRP) has received 14,074 applications from renters who are using receipt of unemployment compensation as their method to qualify for assistance. PHFA is providing a [county-by-county breakdown](#) of these numbers. The processing of these applications is being managed by organizations in all 67 counties, and the data being provided today comes from these groups. [A map](#) is also provided by PHFA showing the distribution of these renters’ applications statewide. (Renters can also use a 30% drop in income to qualify for assistance.)

For the CARES RRP, the counties were asked to provide data they have collected from July 6 through July 31. A summary of key points taken from that data provides these insights:

Applications from Renters.....	9,988
Applications from Landlords.....	5,761
CARES RRP Assistance Requested.....	\$37.7M
Renters Assisted.....	866
Landlords Assisted.....	195
CARES RRP Assistance Disbursed.....	\$465,442

Homeowners’ Relief

The Pandemic Mortgage Assistance Program (PMAP) has received 1,619 applications, and PHFA is providing a [county-by-county breakdown](#) of that data. (The total for the counties’ data does not match the official total of 1,619 because some mailed applications are not yet in the database.) Of these total applications, 1,245 were completed online and 374 were completed on paper and mailed to the agency. PHFA is overseeing the processing of all the homeowner applications.

“Considering the parameters of these two projects as established by the state’s CARES legislation, I think the number of applications we have received so far is what we would expect,” said PHFA Executive Director and CEO Robin Wiessmann. “Our main concern is the large number of incomplete applications the counties and PHFA are receiving, and we are already taking steps to address that.

“During the last two weeks, we’ve made a number of changes where we can. For instance, we’ve added application checklists to both programs’ websites and, on the renters’ site, we posted a four-minute informational video with tips for submitting complete applications. We’re hopeful these steps, and others, will help, and we will continue to work with the counties to identify ways to make the process operate more smoothly.

“Another challenge we’ve noticed is that some people don’t have easy access to a computer or printer. We’ve helped those callers by mailing them applications and, in some cases, we’ve mailed multiple applications for landlords and renters to share with others in their building. As of August 11, we’ve responded by mail to 839 requests for applications, and 759 of those were from renters.

“Unfortunately, we think some of the factors holding back participation in both relief programs are requirements built into the legislation. For instance, the \$750 limit on monthly rent relief is, we believe, keeping many landlords from participating. The September deadline for applying should be extended, too, to help more people submit applications. These and other topics are items we hope can be addressed in amendments to the state’s CARES Act.

“On a positive note, phone conferences between PHFA and our partner county organizations are bearing fruit. These weekly discussions are helping provide the counties with useful information and support, and PHFA is gaining valuable feedback for us to make improvements on our end.”

Background Information

PHFA is continuing its marketing of both programs to raise awareness across the state, and the counties are helping with promotional efforts about CARES renters’ assistance. Renters and homeowners who are behind on their housing payments are encouraged to apply for assistance by visiting www.PHFA.org/PaCARES to learn more. A link to a Spanish webpage with CARES applications and resources for renters and homeowners is available there, as well. PHFA is requesting help from the news media to promote both relief programs through September so as many renters and homeowners as possible can be helped.

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.

During June, in a period of about four weeks, PHFA developed two detailed, statewide programs for distributing this financial assistance quickly to renters and homeowners in need, while carefully following legislative requirements. This effort included extensive coordination with the organizations in all 67 counties that are processing the renters’ applications. The CARES Renter Relief Program and the Pandemic Mortgage Assistance Program were both launched on schedule on June 29, as was required in the state CARES Act.

“We think with some adjustments to the CARES Act it is possible that we can get all this financial assistance into the hands of Pennsylvanians so that it can achieve the most good,” Wiessmann added.

Resources for Applicants

Applicants with questions about the CARES Rent Relief Program should reach out to the organization in their county that is processing applications. A county contact list with phone numbers, emails and street addresses is available on the RRP webpage at: <https://www.phfa.org/pacares/rent.aspx>. Some of the county organizations to which CARES applications are submitted also have webpages offering useful information. Philadelphia and Allegheny counties have online applications so renters can apply electronically.

Questions from homeowners about PMAP should be directed to PHFA. 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 program. The toll-free number is 1-855-U-Are-Home (827-3466). Callers should listen for the prompt mentioning CARES assistance for homeowners. Of course, PHFA is also getting calls from renters and is assisting them, too. In late June and early July, PHFA was getting more than 1,000 calls a day from renters and homeowners with questions about both relief programs.

In accordance with the state CARES Act, this 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 more than \$14.8 billion of funding for more than 179,850 single-family home mortgage loans, helped fund the construction of 136,215 rental units, distributed more than \$109.2 million to support local housing initiatives, and saved the homes of more than 50,300 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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